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TWENTY-NINTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF MINNESOTA.

TO HIS EXCELLENCY THE GOVERNOR.

PART III.

FARMERS' TOWN MUTUAL FIRE INSURANCE COMPANIES

AND

MUTUAL HAIL INSURANCE COMPANIES.

1900.

ST. PAUL, MINN.:
THE PIONEER PRESS COMPANY,
1900.

STATE OF MINNESOTA,
DEPARTMENT OF INSURANCE, }
ST. PAUL, March 31, 1900.

To His Excellency, John Lind, Governor of Minnesota.

DEAR SIR: I have the honor of submitting herewith, as required by law, Part III. of the Twenty-eighth Annual Report of the Insurance Department of this State.

J. A. O'SHAUGHNESSY,
Insurance Commissioner.

ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

PART THREE.

COVERING BUSINESS AND CONDITION OF TOWNSHIP MUTUAL
FIRE INSURANCE COMPANIES FOR THE YEAR ENDING
DEC. 31, 1899, AND OF MUTUAL HAIL AND CYCLONE
COMPANIES FOR THE SAME PERIOD.

The remarkable growth of the town mutual fire business in this state during very recent years necessitates a separate report, in justice to an interest of such magnitude as to involve now over 77,000 Minnesota farmers and over \$108,000,000 of insurable property.

The township mutuals as now constituted under our laws are, properly speaking, the only class of companies that can be considered purely mutual. They are strictly coöperative, eliminating completely the element of pecuniary profit, and are conducted solely for the mutual protection of members against loss. Such can be said of no other class of companies. In most all other lines of insurance, mutual companies are operating, but they are in all cases mutual in name only, organized and operating, as may be clearly shown from their expense accounts, more for pecuniary profit to their officers than for pure and simple protection of their members.

In fire underwriting the adequacy of the rate to be charged is determined by three elements, viz., the physical hazard, the moral hazard and the expense hazard. The success of the town mutuals has been attained by minimizing each of these elements as no other class of companies is competent to do. Each member of the company is practically an agent; all members, in consequence of the

"adjoining township" provision of the law, are neighbors; therefore a careful selection and almost continuous inspection and watch care of risks is secured, thereby reducing both physical and moral hazard. The officers discharge their respective duties in many cases without pay, or else for merely nominal sums, which likewise removes the burden of a heavy expense hazard. Underwriters estimate that companies transacting a general fire business encounter a moral hazard ranging from twenty to forty per cent and an expense hazard averaging about forty per cent of their total premium receipts, leaving an average of about thirty per cent for the consequences of a physical hazard that is much more considerable than is met with by town mutuals.

The companies doing a general business have been charging during recent years a rate of seventy-five cents per annum for each \$100 insurance in force upon farm property. The town mutuals have done this business during the past ten years for an average rate of seventeen cents per \$100, or a saving of fifty-eight cents per \$100 per year. The average amount of insurance per year carried by the town mutuals of the state during the past ten years is \$61,598,416. Upon this excess of fifty-eight cents per \$100 per year it is shown that the town mutuals of Minnesota have saved to the farmers of the state during these ten years the aggregate of \$3,572,700. With \$108,831,725.28 insurance now in force the annual saving to the farmers is, at the present status of the business, \$631,224. There are now 127 of these companies distributed throughout the farming districts. They have a total of 77,751 policies in force, averaging about \$1,350 to each policy. The business of these companies is growing steadily, having increased every year during the last twenty years. A reference to the tables will show that the loss elements for the year 1899 was less than one and one-half mills and the expense element less than one-half mill, or less than fifteen cents per \$100 for losses and less than five cents per \$100 for expenses.

Such a thing as failure is unknown among this class of companies. They can't fail so long as their operations are conducted upon the present basis and the corporate character and powers remain unchanged. But one danger lies ahead of them. Should they become over-confident, and attempt to reach out into a broader field, insuring other than farm property, throwing off their present geographical restrictions, and otherwise taking upon themselves a wider scope of rights and powers, their utility would soon be destroyed. Unfortunately a step has already been taken in that direction.

In 1875, chapter 83, providing for the organization of township mutual fire insurance companies, was passed by the legislature, authorizing such companies to insure property against loss or damage by fire or lightning within the limits of such towns in which the companies were authorized to transact business, restricting the number of towns to fifty, and the class of business on which they could write to detached dwellings and their contents, farm buildings and their contents, live stock, hay and grain in the bin or stack, the live stock to be insured while on the premises or running at large. This last provision was stricken out by an act passed in 1885. In 1899, under chapter 219, the law was amended so as to include churches and schoolhouses in the class of risks that such companies could insure. Another amendment was passed in 1897, under chapter 164, which included society and town halls. It is evident that the legislature, in passing those amendments, considered the ownership of such buildings as individual. If every person in the town or district where such buildings were located, and who was enjoying the benefits derived therefrom, was a policy holder in the company, it would be entirely proper to insure such buildings, but it is plain to be seen that if he is not an individual policy holder he is exempt from his pro rata share of losses that occur upon such public property,—he partakes of benefits without sharing the burdens.

In my opinion, this class of risks should never have been included in the class which such companies are authorized to write. The original intention was to protect the farmers of the state, and as long as such companies confine their operations to the insuring of farm property, the loss ratio will continue to be low, and every one will be charged on a basis of equality.

The report of mutual hail and cyclone companies is also included in this part of my annual report. Under the strictures placed upon the hail companies by this department, as to the methods of book-keeping, execution of annual reports, and limitations of salaries and expenses, a much better condition of affairs is shown than has heretofore existed. Under the present ruling no company is permitted to pay in total salaries during any year more than four mills on the insurance in force nor to exceed \$2,350. The laws regulating this class of companies are very loose, and I would recommend a complete revision, to the end that legislative mandate be added to assist an eternal vigilance on the part of the department in the protection of the grain growers of the state in their dealings with a class of concerns mutual in name only, and operated to a great extent more in the interests of officers than of members.

CORRECT CORPORATE NAMES AND ADDRESSES.

Township Mutual Companies.

Name.	Postoffice. (All in Minnesota.)	County.
Acoma & Lynn.....	Hutchinson.....	McLeod.
Acton & Genesee.....	Atwater.....	Meeker.
Agassiz & Odessa.....	Bellingham.....	Lac qui Parle.
Albany, Avon-Krain & Oak....	Albany.....	Stearns.
Arctander & Lake Andrew.....	Norway Lake.....	Kandiyohi.
Austin Farmers'.....	Austin.....	Mower.
Beaver Creek.....	Beaver Creek.....	Rock.
Birch Cooley.....	Franklin.....	Renville.
Bird Island.....	Hector.....	Renville.
Blue Earth Farmers'.....	Blue Earth City.....	Paribault.
Bray.....	Wylie.....	Red Lake.
Buffalo Lake.....	Buffalo Lake.....	Renville.
Buffalo Scandanavian.....	Waverly Mills.....	Wright.
Ceska Farmarska.....	New Prague.....	Le Sueur.
Chanhasen.....	Chanhasen.....	Carver.
Claremont.....	Cheney.....	Dodge.
Cokato Finnish.....	Cokato.....	Wright.
Collinwood.....	Dassel.....	Meeker.
Comstock & Holy Cross.....	Comstock.....	Clay.
Crate Farmers'.....	Clara City.....	Chippewa.
Deerfield.....	Owatonna.....	Steele.
Delafield Farmers'.....	Windom.....	Cottonwood.
Delaware.....	Herman.....	Stevens.
Des Moines German.....	Jackson.....	Jackson.
Dovre & Mamre.....	Grue.....	Kandiyohi.
Eagan.....	St. Paul.....	Ramsey.
Edda.....	Oslo.....	Dodge.
Effington German.....	Parker's Prairie.....	Otter Tail.
Eureka Farmers'.....	Christiana.....	Dakota.
Fairmont.....	Fairmont.....	Martin.
Farmers of Bath.....	Clarks Grove.....	Freeborn.
Farmers of Bloomfield.....	Etna.....	Fillmore.
Farmers of Elm Dale.....	Elm Dale.....	Morrison.
Farmers of Harmony.....	Harmony.....	Fillmore.
Farmers of Manchester.....	Manchester.....	Freeborn.
Flom.....	Twin Valley.....	Norman.
Flora.....	Florida.....	Renville.
Foster Farmers'.....	Wells.....	Faribault.
Garfield.....	Fertile.....	Polk.
Gentilly.....	Gentilly.....	Polk.
German-American.....	Spring Valley.....	Fillmore.
German Farmers'.....	Lakeland.....	Washington.
Gillford.....	Oak Centre.....	Wabasha.
Glendorado.....	Glendorado.....	Benton.
Gordon Scandinavian.....	Osakis.....	Todd.
Graham.....	Rice.....	Benton.
Hallock.....	Hallock.....	Kitson.
Halstad.....	Halstad.....	Norman.
Hampton.....	Hampton.....	Dakota.
Hartford.....	Long Prairie.....	Todd.
Hassan German.....	Osseo.....	Hennepin.
Hawk Creek.....	Sacred Heart.....	Renville.
Hay Creek.....	Red Wing.....	Goodhue.
Holden & Warsaw.....	Holden.....	Goodhue.
Holden & Wheeling.....	Nerstrand.....	Rice.
Hope.....	Tyler.....	Lincoln.
Iosco.....	Waseca.....	Waseca.
Jackson County Farmers'.....	Jackson.....	Jackson.
Kelso Farmers'.....	Rush River.....	Sibley.
Kenyon.....	Kenyon.....	Goodhue.
Kerkhoven.....	Murdock.....	Swift.
Kingtown.....	McIntosh.....	Polk.
Lac qui Parle.....	Madison.....	Lac qui Parle.
Lake Crystal Farmers'.....	Lake Crystal.....	Blue Earth.
Lake Park & Cuba.....	Lake Park.....	Becker.
Laketown.....	Augusta.....	Carver.
Leenthrop.....	Montevideo.....	Chippewa.
Leon.....	Sogn.....	Goodhue.
Little Rock.....	Little Rock.....	Nobles.
Louisville.....	Marystown.....	Scott.
McPherson.....	St. Clair.....	Blue Earth.

CORRECT CORPORATE NAMES AND ADDRESSES.—Continued.

Township Mutual Companies.

Name.	Postoffice. (All in Minnesota.)	County.
Madelia.....	Madella.....	Watsonwan.
Middleville Mutual.....	Howard Lake.....	Wright.
Minnesota Lake.....	Minnesota Lake.....	Faribault.
Moe & Urness.....	Urness.....	Douglas.
Mound Prairie.....	La Crescent.....	Houston.
Nessel.....	Rush Point.....	Chisago.
New Auburn.....	New Auburn.....	Sibley.
New Prague.....	New Prague.....	Scott.
New Sweden.....	St. Peter.....	Nicollet.
North Branch.....	Spring Lake.....	Isanti.
Norwegian.....	Minneota.....	Lyon.
Oscar.....	Rothsay.....	Otter Tail.
Otisco.....	Otisco.....	Waseca.
Palmyra.....	Hector.....	Renville.
Parker's Prairie.....	Parker's Prairie.....	Otter Tail.
Patrons' Co-operative.....	Maple Grove.....	Hennepin.
Paynesville.....	Zion.....	Stearns.
Perham German.....	Perham.....	Otter Tail.
Plainview.....	Plainview.....	Wabasha.
Pleasant Mound.....	Willow Creek.....	Blue Earth.
Preble.....	Tawney.....	Fillmore.
Redwood Falls.....	Redwood Falls.....	Redwood.
Rochester.....	Rochester.....	Olmsted.
Rollingstone.....	Rollingstone.....	Winona.
Rose Dell.....	Hills.....	Rock.
St. Joseph.....	St. Joseph.....	Stearns.
San Francisco.....	East Union.....	Carver.
Sharon.....	St. Henry.....	Le Sueur.
Shelby.....	Myrna.....	Blue Earth.
Shible.....	Appleton.....	Swift.
Slayton.....	Slayton.....	Murray.
Sobleski.....	Wilno.....	Lincoln.
Spring Garden.....	Cannon Falls.....	Goodhue.
Spring Vale.....	Spring Vale.....	Isanti.
Stanford German.....	Crown.....	Isanti.
Stanton.....	Cannon Falls.....	Goodhue.
Stark.....	Sleepy Eye.....	Brown.
Stockholm.....	Cokato.....	Wright.
Sumter.....	Biscay.....	McLeod.
Sverdrup.....	Underwood.....	Otter Tail.
Sweet.....	Pipestone.....	Pipestone.
Tara Mutual.....	Collis.....	Traverse.
Town of Barber.....	Easton.....	Faribault.
Two Rivers.....	North Prairie.....	Morrison.
Vasa.....	Red Wing.....	Goodhue.
Vineland.....	Neby.....	Polk.
Wakefield.....	Cold Springs.....	Stearns.
Walcott.....	Faribault.....	Rice.
Wanamingo.....	Aspelund.....	Goodhue.
Westbrook.....	Westbrook.....	Cottonwood.
Wheeling.....	Nerstrand.....	Rice.
White Bear Lake.....	Starbuck.....	Pope.
Willmar.....	Willmar.....	Kandiyohi.
Willmont.....	Adrian.....	Nobles.
Wilmington.....	Wilmington.....	Houston.
Young America.....	Hamburg.....	Carver.

TOWNSHIP MUTUAL FIRE INSUR

Name.	Postoffice.	Cash on Hand at Beginning of the year	Cash Receipts During Year.	Total Cash Had for Entire Year.	Cash Disbursements Year.	
					Losses Paid.	Expenses Paid.
Acoma & Lynn.....	Hutchinson.....	\$72.44	*\$3,925.15	*\$3,997.59	\$2,756.45	\$615.48
Acton & Genesee.....	Atwater.....	5,267.70	4,541.74	9,809.44	2,394.77	543.68
Agassiz.....	Bellingham.....	408.60	849.36	1,257.96	218.00	411.18
Albany.....	Albany.....	162.84	725.96	888.80	440.00	271.24
Arcander.....	Norway Lake.....	2,359.81	388.48	2,748.29	.....	122.77
Austin.....	Austin.....	40.24	*4,544.64	*4,584.88	4,151.06	420.50
Barber.....	Easton.....	91.96	847.42	939.38	647.50	274.05
Bath.....	Clark's Grove.....	810.58	392.19	1,202.77	561.50	151.26
Beaver Creek.....	Beaver Creek.....	514.00	1,672.56	2,186.56	1,216.85	861.41
Birch Cooley.....	Franklin.....	51.24	978.43	1,029.67	751.54	182.79
Bird Island.....	Hector.....	51.82	1,165.02	1,217.44	800.75	220.78
Bloomfield.....	Etna.....	576.38	248.19	824.57	533.77	221.92
Blue Earth.....	Blue Earth City.....	431.31	2,542.25	2,973.56	2,507.75	436.90
Bray.....	Wylie.....	98.77	190.23	229.00	.....	85.16
Buffalo Lake.....	Buffalo Lake.....	236.75	1,529.75	1,766.50	1,118.75	305.85
Buffalo Scandinavian.....	Waverly Mills.....	310.25	1,401.70	1,711.95	1,293.50	204.39
Ceska Farmarska.....	New Prague.....	236.32	*1,673.65	*1,909.97	1,707.08	175.89
Clearmont.....	Cheney.....	551.55	2,780.60	3,332.15	2,098.90	693.42
Cokato Finish.....	Cokato.....	374.50	163.50	538.00	50.50	67.42
Collinwood.....	Dassel.....	165.15	311.85	477.00	30.00	143.38
Comstock.....	Comstock.....	17.07	818.00	835.07	760.00	74.00
Crate.....	Clara City.....	131.40	*319.37	*450.77	257.00	118.68
Deerfield.....	Owatonna.....	1,639.50	5,479.74	7,119.24	3,735.63	1,408.70
Delafield.....	Windom.....	349.13	1,107.71	1,456.84	974.70	336.95
Delaware.....	Herman.....	74.90	*8,103.70	*8,178.60	4,181.50	1,304.50
Des Moines.....	Jackson.....	907.74	1,825.90	2,733.64	1,637.29	461.82
Dovre & Mamre.....	Grue.....	186.86	929.08	1,115.94	338.00	236.40
Eagan.....	St. Paul.....	273.76	64.10	337.86	.....	8.93
Effington Ger.....	Parker's Prairie.....	62.06	672.10	734.16	30.00	*394.07
Eureka.....	Christiana.....	842.47	459.60	1,302.07	273.95	152.35
Fairmont.....	Fairmont.....	1,057.46	2,830.42	3,887.88	1,684.00	1,168.27
Flom.....	Twin Valley.....	473.54	*1,621.94	*2,095.48	1,010.65	378.11
Flora.....	Florita.....	6.36	1,025.77	1,032.13	860.51	163.81
Foster.....	Wells.....	844.58	653.87	1,498.45	632.00	213.85
Garfield.....	Fertile.....	609.86	230.32	840.18	.....	32.75
German American.....	Spring Garden.....	600.00	1,397.00	1,997.00	1,098.55	472.15
German Farmers.....	Lakeland.....	475.01	1,586.54	2,061.55	1,443.53	241.60
Gillford.....	Oak Centre.....	809.63	578.92	1,388.55	250.35	210.14
Glendorado.....	Glendorado.....	.....	134.87	134.87	.....	102.25
Gordon Scandinavian.....	Osakis.....	1,001.62	429.81	1,431.43	33.33	153.92
Graham.....	Rice.....	371.48	615.26	986.74	189.80	198.00
Hallock.....	Hallock.....	551.67	780.84	1,332.51	218.00	187.50
Halstad.....	Halstad.....	1,042.39	695.23	1,737.62	20.00	180.04
Hampton.....	Hampton.....	.....	731.86	731.86	80.00	289.27
Harmony.....	Harmony.....	335.57	1,583.11	1,918.68	1,201.50	466.95
Hartford.....	Long Prairie.....	508.86	1,320.05	1,828.91	976.00	140.84
Hassan.....	Osseo.....	177.72	2,322.99	2,500.71	1,290.31	323.39
Hawk Creek.....	Sacred Heart.....	241.96	327.05	569.01	325.83	228.91
Hay Creek.....	Red Wing.....	1,986.89	1,515.15	3,502.04	1,484.44	608.50
Holden & Warsaw.....	Holden.....	178.88	174.42	353.30	26.38	47.49
Holden & Wheeling.....	Nerstrand.....	601.57	87.89	689.46	8.00	35.72
Hope.....	Tyler.....	1,626.94	1,744.20	3,371.14	1,866.06	291.91
Iosco.....	Waseca.....	28.94	*4,707.67	*4,736.61	2,536.00	460.21
Jackson.....	Jackson.....	20.37	340.33	360.70	121.00	205.08
Kelso.....	Rush River.....	2,015.73	1,403.48	3,419.21	265.80	405.85
Kenyon.....	Kenyon.....	1,703.08	357.16	2,060.24	60.00	93.70
Kerkhoven.....	Murdock.....	465.65	266.19	731.84	135.00	198.50
King Town.....	McIntosh.....	284.86	208.88	493.74	124.24	108.85
Lac qui Parle.....	Madison.....	1,542.80	905.39	2,448.19	148.51	311.34
Lake Crystal.....	Lake Crystal.....	469.19	*584.47	*1,053.66	893.00	72.90
Lake Park & Cuba.....	Lake Park.....	1,120.47	1,998.15	3,118.62	1,723.97	211.16
Laketown.....	Augusta.....	627.72	6,918.89	7,546.61	3,879.19	624.43
Leenthrop.....	Montevideo.....	4,389.81	2,636.60	7,026.41	1,430.51	927.80
Leon.....	Sogn.....	2,985.90	399.34	3,385.24	326.35	86.95

ANCE COMPANIES, YEAR OF 1899

During the Total Dis- bursements.	Balance Cash on Hand at End of Y'r.	Liabilities at End of Year.			Policy Exhibit.		Territory Ex't.		Insurance in Force at End of Year.
		Unpaid Losses.	Unpaid Exp. Acct.	Total Liabilities.	In fo'ce at 1st of year.	In fo'ce at end of year.	Co't's operat- ing in.	No. of t'wn'ps incl'd.	
*\$3,956.73	\$40.86	20.55		*82.82	1,055	1,127	3	12	\$1,357,820.00
2,938.45	6,870.99				945	1,031	2	25	1,677,065.00
629.18	628.78				395	416	2	14	543,860.00
711.24	177.56				358	458	1	8	335,457.00
122.77	2,625.52				172	167	1	2	165,323.00
4,571.56	13.32	100.00		*1,100.00	2,084	2,256	3	30	2,745,144.00
921.55	17.83				232	243	1	6	368,051.50
712.76	490.01				528	423	1	20	539,289.00
2,078.26	108.30				723	764	1	12	848,639.00
984.33	95.34	111.93		111.93	222	241	1	10	330,300.00
1,021.53	195.91				338	354	1	27	495,736.00
755.69	68.88				462	474	1	4	710,130.00
2,944.65	28.91				649	749	1	11	933,848.00
85.16	143.84				88	108	1	6	111,280.00
1,424.60	341.90				623	667	3	10	758,338.00
1,497.89	214.06				208	233	1	8	189,979.00
1,942.97	27.00	120.66		*420.66	653	683	3	11	857,919.07
2,792.32	539.83				751	863	1	12	1,253,999.00
117.92	420.08				124	135	2	6	174,529.50
173.38	303.62				410	445	1	5	578,109.00
894.00	1.07				141	200	2	11	266,011.00
375.68	75.09				199	248	3	68	259,536.00
5,144.33	1,974.91				1,929	2,048	5	21	3,065,536.00
1,311.65	145.19				415	454	2	20	616,126.00
*8,171.90	6.70			*3,550.00	1,532	1,424	4	50	1,798,375.00
2,099.11	635.53		132.08	132.08	395	452	2	25	540,525.25
574.40	541.54				409	436	1	24	664,507.00
8.93	328.93				35	44	1	4	38,070.00
424.07	310.09				197	232	2	12	272,891.00
426.30	875.77				317	390	3	5	429,030.00
2,852.27	1,035.61				1,703	1,882	1	20	2,541,240.00
1,388.76	706.72				341	376	3	19	302,609.00
1,024.32	7.81	269.90	59.85	*266.25 329.75	608	685	1	7	881,390.00
845.85	652.60				499	574	2	10	726,844.00
32.75	807.43		21.70	21.70	224	255	2	15	210,956.00
1,570.70	426.30		20.00	20.00	800	882	2	16	1,400,000.00
1,685.13	376.42				525	581	1	11	874,921.00
460.49	928.06				444	495	1	8	607,690.00
102.25	32.62		6.25	6.25		25	3	22	16,974.00
187.25	1,244.18		14.25	14.25	226	297	2	27	260,352.00
387.80	598.94				301	400	2	15	419,338.00
405.50	927.01		201.30	201.30	178	236	1	20	279,410.00
200.04	1,537.58				389	446	1	7	441,610.00
369.27	362.59					96	1	4	117,480.00
1,668.45	250.23				691	729	1	6	1,130,275.00
1,116.84	712.07				368	417	1	28	443,648.00
*2,384.43	116.28				1,105	1,171	2	19	1,671,354.00
554.74	14.27				480	517	3	6	1,114,749.00
2,092.94	1,409.10				878	969	1	9	1,401,183.00
73.87	279.43				208	208	1	2	325,800.00
43.72	645.24				62	64	2	7	123,738.00
2,157.97	1,213.17		2.00	2.00	866	977	4	17	1,593,921.00
*4,033.71	702.90				634	641	4	18	1,055,960.00
326.08	34.62				191	209	2	24	258,112.00
671.65	2,747.56	36.84		36.84	717	774	1	16	1,005,819.00
153.70	1,906.54				135	154	3	4	201,801.00
333.59	398.25				228	298	1	7	339,590.00
233.09	260.65				194	262	1	15	201,908.00
459.85	1,988.34				453	518	1	22	717,339.00
*1,043.60	10.06		50.50	*229.50	419	490	1	13	726,607.00
1,935.13	1,183.49				881	900	4	50	1,136,104.00
4,503.62	3,042.99				1,560	1,602	2	15	2,355,713.00
2,358.31	4,678.10				732	833	5	25	1,590,360.00
413.30	2,971.94				131	153	1	6	244,967.00

TOWNSHIP MUTUAL FIRE INSUR

Name.	Postoffice.	Cash on Hand at Beginning of the year	Cash Receipts During Year.	Total Cash Had for Entire Year.	Cash Disbursements Year.	
					Losses Paid.	Expenses Paid.
Little Rock	Little Rock	\$31.33	\$1,003.10	\$1,124.43	\$713.00	\$189.82
Louisville	Marystown	151.66	2,425.38	2,577.04	1,942.30	479.11
McPherson	St. Clair	591.31	1,172.27	1,763.58	1,253.31	503.92
Madelia	Madelia .....	.....	4,965.49	4,965.49	2,932.04	1,087.44
Manchester	Manchester	2,972.33	6,426.82	9,399.15	4,740.00	1,108.81
Middleville	Howard Lake	325.53	857.83	1,183.36	880.28	157.98
Minnesota Lake	Minnesota Lake	432.42	401.86	834.28	178.00	287.79
Moe & Urness	Urness	4,393.89	1,754.73	6,148.62	2,721.12	551.17
Mound Prairie	La Crescent	1,339.40	2,551.53	3,890.93	1,521.75	808.12
Nessel	Rush Point	2,077.07	1,636.53	3,713.60	2,207.65	376.16
New Auburn	New Auburn	2,530.67	878.97	3,409.64	809.01	177.84
New Prague	New Prague	166.71	265.42	432.13	.....	23.35
New Sweden	St. Peter	5,000.93	2,691.91	7,782.84	5,957.05	874.98
North Branch	Spring Lake	3,713.37	1,875.17	5,588.54	716.70	622.89
Norwegian	Minnecota	5,656.54	4,153.28	9,909.82	1,438.51	312.57
Oscar	Rothsay	671.55	752.66	1,424.21	681.00	215.21
Otisco	Otisco	205.97	1,567.92	1,773.89	1,246.12	142.75
Palmyra	Hector	179.13	1,030.45	1,209.58	503.87	220.09
Parker's Prairie	Parker's Prairie	875.30	101.01	976.31	35.40	161.18
Patrons	Maple Grove	8.80	*7,663.29	7,672.09	3,606.40	786.63
Paynesville	Zion	186.64	1,366.63	1,553.27	1,275.07	271.76
Perham Ger	Perham	2,240.20	1,025.35	3,265.55	249.70	312.38
Plainview	Plainview	162.45	1,568.21	1,730.66	1,186.25	384.65
Pleasant Mound	Willow Creek	67.23	906.36	973.59	483.25	309.87
Preble	Tawney	954.75	372.75	1,327.50	455.00	188.48
Redwood Falls	Redwood Falls	140.22	6,147.52	6,287.74	4,276.87	548.32
Rochester	Rochester	1,142.90	*8,181.30	*9,324.20	5,868.00	1,657.60
Rollingstone	Rollingstone	1,508.14	5,762.50	7,269.64	7,461.65	763.75
Rose Dell	Hills	129.72	658.30	788.02	523.29	176.87
St. Joseph	St. Joseph	308.20	220.91	529.11	70.00	76.53
San Francisco	East Union	75.02	1,062.59	1,137.61	448.60	333.14
Sharon	St. Henry	309.16	4,509.70	4,818.86	3,247.69	488.76
Shelby	Myena	396.19	*5,354.73	5,750.92	3,744.74	719.72
Shible	Appleton	50.36	1,426.90	1,477.26	842.00	623.59
Slayton	Slayton	185.97	112.82	298.29	136.00	122.00
Sobieski	Wilno	87.66	128.03	215.69	38.24	35.15
Spring Garden	Cannon Falls	38.09	18.25	56.34	19.20	27.00
Spring Vale	Spring Vale	1,083.20	1,471.44	2,554.64	644.83	404.60
Stanford	Crown	66.88	1,313.44	1,380.32	907.00	403.77
Stanton	Cannon Falls	239.59	461.43	701.02	47.50	291.60
Stark	Sleepy Eye	981.27	*3,362.60	4,343.87	3,397.45	759.68
Stockholm	Cokato	721.21	551.99	1,273.20	447.60	270.36
Sumter	Biscay	1,298.47	5,930.40	7,228.87	3,948.12	1,178.51
Sverdrup	Underwood	1,135.01	2,519.22	3,654.23	2,679.31	590.15
Sweet	Pipestone	431.88	1,790.63	2,222.51	913.30	556.40
Tara	Collis .....	.....	165.67	165.67	10.85	135.90
Two Rivers	No. Prairie	263.45	375.76	639.21	10.00	107.35
Vasa	Red Wing	462.67	4,966.55	5,429.22	3,204.83	1,232.28
Vernon "Edda"	Oslo	2,453.65	1,478.45	3,932.10	1,875.53	544.40
Vineland	Neby	604.38	2,042.61	2,646.99	1,689.98	233.51
Wakefield	Cold Spring	142.97	272.07	415.04	.....	79.55
Walcott	Faribault	445.89	*3,829.78	*4,275.67	2,104.44	590.45
Wanamingo	Aspelund	1,990.24	*1,507.40	*3,297.64	2,858.19	444.45
Westbrook	Westbrook	355.75	291.14	646.89	344.32	119.10
Wheeling	Nerstrand	1,710.56	595.15	2,303.71	5.15	96.21
White Bear Lake	Starbuck	1,137.92	4,536.68	5,674.60	3,437.58	1,132.37
Willmar	Willmar	483.32	1,886.63	1,869.95	750.57	265.77
Willmont	Adrian	548.47	2,049.62	2,598.09	1,161.93	333.40
Wilmington	Wilmington	2,423.04	750.02	3,173.06	19.65	284.05
Young America	Hamburg	8,578.30	2,319.90	10,898.20	294.64	738.99
Elm Dale	Elm Dale .....	.....	320.62	320.62	27.00	127.17
Chanhausen	Excelsior	5.29	207.85	213.14	45.00	28.22
Total		\$113,884.61	\$216,286.36	\$329,670.97	\$153,377.51	\$47,136.59

* Includes an item of borrowed money.

† Includes an item of \$110 invested in mortgages.

ANCE COMPANIES—Continued.

During the Total Dis- bursements.	Balance Cash on Hand at End of Yr.	Liabilities at End of Year.			Policy Exhibit.		Territory Ext.		Insurance in Force at End of Year.
		Unpaid Losses.	Unpaid Exp. Acct.	Total Liabilities.	In fo'ce at list of year.	In fo'ce at end of year.	Co't's operat- ing in.	No. of townsps incl'd.	
\$902.82	\$221.61				193	237	1	20	198,890.00
2,421.41	155.63				792	867	1	13	1,088,292.00
1,762.23	1.35	2,076.74		2,076.74	1,771	1,834	3	24	2,294,112.00
4,619.48	346.01				1,192	1,543	5	27	2,139,168.00
5,848.81	3,550.34				1,558	1,643	1	20	2,940,892.00
1,047.26	136.10	628.27		628.27	420	545	2	25	627,192.00
465.79	368.49				673	585	3	11	780,425.00
3,272.29	2,876.33				808	861	1	20	1,134,428
2,329.87	1,561.06				1,166	1,248	2	19	1,468,465.69
2,583.81	1,129.79				601	709	4	13	705,776.00
1,046.85	2,362.79				397	441	2	15	707,807.00
23.35	408.78				300	323	3	8	443,900.00
6,832.03	950.81	650.00	200.00	850.00	1,636	1,719	3	17	2,875,620.00
1,339.59	4,246.95				851	922	3	17	1,218,079.00
1,751.08	8,058.74				1,155	1,269	3	50	1,782,981.00
896.21	528.00				519	575	2	12	792,974.00
1,388.87	385.02				338	362	2	15	734,454.00
728.92	485.66		1.00	1.00	308	396	2	12	614,010.00
196.58	779.73				255	279	2	13	332,359.00
*7,443.51	28.58	1,175.00	187.64	*3,149.27	1,355	1,293	5	50	1,199,879.00
1,546.83	6.44				488	599	3	13	1,010,981.00
562.08	2,703.47				330	400	1	24	364,284.00
1,570.90	159.76	169.04	73.75	*642.79	466	556	3	17	736,598.00
792.62	180.97				365	379	2	15	669,239.00
643.48	684.02	15.00		15.00	444	494	1	8	433,890.00
*6,111.89	176.35				1,304	1,524	1	25	1,570,925.00
*3,410.10	914.10				1,872	1,932	3	25	2,610,195.00
8,225.40	*864.76				1,647	1,715	3	24	2,576,611.00
609.66	88.36	500.00		500.00	282	292	2	13	375,195.00
146.53	382.58				180	217	1	6	229,484.00
781.74	355.87				417	443	3	14	570,411.00
3,736.45	1,082.41				1,168	1,387	2	16	1,464,069.00
*5,701.53	49.39			*737.93	741	730	3	19	1,248,175.00
1,465.39	11.87		104.75	104.75	217	292	4	25	368,859.00
258.00	40.29				132	143	1	20	107,669.00
73.39	142.30				80	137	3	35	181,186.00
46.20	10.14				125	132	1	3	173,015.00
1,049.43	1,505.21	227.33	229.66	456.99	524	567	2	9	367,028.00
1,310.77	69.55	268.55		268.55	276	296		20	240,709.00
258.10	442.92				165	223	3	13	299,358.00
4,157.13	186.74			*200.00	1,321	1,441	2	17	2,348,283.00
717.96	555.94				506	532	1	7	730,357.00
5,126.63	2,102.24				1,407	1,524	2	16	2,601,584.00
2,609.46	844.77				1,577	1,711	1	25	1,771,532.00
1,469.70	752.81				743	711	1	12	692,520.00
*161.14	4.53				76	126	3	44	150,919.00
117.35	521.86				157	175	2	4	191,330.00
†4,567.11	862.11	33.75	4.38	38.13	591	619	2	37	990,490.00
2,419.93	1,512.17				634	707	3	11	849,304.52
1,913.49	733.50	818.71		818.71	303	384	1	22	615,845.00
79.55	335.49				159	215	1	5	260,000.00
*3,722.39	553.28				902	938	1	14	1,292,722.00
3,297.64				*47.12	977	1,020	1	12	1,705,334.00
463.42	133.47				194	217	3	18	298,665.00
101.36	2,202.35		48.75	48.75	151	171	2	5	359,105.00
4,569.95	1,104.65				1,137	1,262	3	50	2,722,108.00
1,016.34	853.61				462	510	1	25	683,837.75
1,495.33	1,102.76				446	534	2	19	535,658.00
303.70	2,869.36				525	527	1	5	513,605.00
1,023.63	9,874.57				468	489	3	9	893,912.00
154.17	166.45					129	2	6	87,051.00
*84.12	129.02		1.50	1.50	65	63	2	16	73,927.00
\$213,381.77	\$116,357.42	\$7,188.52	\$1,354.98	\$17,303.33	73,456	77,751	250	2,117	\$108,831,725.28

BUSINESS TRANSACTED BY TOWNSHIP MUTUALS SINCE 1878.

YEARS.	Insurance Written.	Insurance in Force.	Received from Members.	Cost per \$100 In- surance in Force.	Losses Incurred.	Cash Assets.
1878.....	\$253,157	\$923,678	\$1,322	.14	\$425	\$1,305
1879.....	344,622	1,321,037	2,158	.16	1,142	2,004
1880.....	441,060	1,704,210	1,447	.08	568	2,702
1881.....	1,102,838	2,249,311	4,558	.20	2,085	4,445
1882.....	1,028,122	2,838,477	2,466	.09	2,438	5,023
1883.....	1,219,012	3,733,482	4,761	.13	2,236	6,638
1884.....	1,960,315	5,620,013	9,418	.17	4,753	12,090
1885.....	2,574,421	8,034,124	11,566	.14	6,310	22,082
1886.....	4,248,540	11,328,347	17,208	.15	14,615	36,956
1887.....	3,716,474	13,650,496	19,517	.14	6,882	40,378
1888.....	4,818,222	17,192,132	22,486	.13	13,679	34,121
1889.....	5,750,000	21,783,445	32,575	.15	22,161	40,023
1890.....	6,661,935	24,931,347	36,467	.15	27,677	45,736
1891.....	9,423,094	31,521,017	48,736	.15	35,651	51,694
1892.....	9,568,039	37,045,741	54,774	.15	44,167	56,209
1893.....	10,693,071	44,381,416	58,904	.13	42,014	63,464
1894.....	14,367,945	52,776,236	89,771	.17	70,668	74,833
1895.....	15,839,589	60,268,706	104,804	.17	79,566	88,051
1896.....	20,719,598	72,863,251	113,362	.17	82,795	98,514
1897.....	33,131,648	86,442,233	132,616	.15	93,171	95,400
1898.....	24,186,648	96,922,494	176,092	.18	121,477	113,391
1899.....	26,202,766	108,831,725	216,286	.20	153,378	116,357
Total.....						

ACOMA AND LYNN MUTUAL FIRE INSURANCE CO. OF HUTCHINGSON, McLEOD COUNTY.

For Year Ending December 31, 1899.

Organized 8th day of July, 1880. Commenced business 23d day of July, 1880.

COMPLETE LIST OF OFFICERS.

OLIVER PIERCE, President. N. C. LANGESON, Secretary. OLIVER PIERCE, Treasurer.

COMPLETE LIST OF DIRECTORS.

Oliver Pierce, N. C. Langeson, Aug. F. Wendorff, Joe Vorbeck,
Henry Schulte, Smith Haines, John Crowe.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes.

If so, state names, addresses and salaries of same. Citizens' Bank of Hutchinson, Minnesota, collecting agents. Compensation, \$30.33.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Twelve.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 1-5 of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$72.44
Cash received as first payments of policies issued during the year	\$601.53	
Cash received from assessments during the year.....	2,432.65	
Cash received from assessments of previous years.....	274.90	
Cash received from all other sources, viz.: borrowed money....	616.07	
Total amount of cash received during the year.....		3,925.15
Total cash, including balance on hand from previous year...		\$3,997.59

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$857.65	
Paid losses incurred during the year.....	1,898.80	
Paid commissions to agents, \$267.00; paid agents for adjusting losses, \$32.00.....	299.00	
Paid agents for collecting, \$30.33; paid directors, \$14.00.....	44.33	
Paid salaries of officers: President, \$50.00; Secretary, \$180.00...	230.00	
Postage	18.20	
Paid for printing, \$2.00; advertising, \$1.40; office supplies, \$12.80	16.20	
Insurance department fees.....	2.00	
All other disbursements, viz.: moving safe, \$2.50; meals, \$3.25; repaid borrowed money, \$553.80; interest, \$31.00.....	590.55	
Total amount of disbursements during the year.....		\$3,956.73
Balance cash on hand at end of year.....		\$40.86

ASSETS OTHER THAN CASH DEC. 31, 1899.

Safe, \$50.00; blanks, \$25.00; books, \$25.00.....	100.00	
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$140.86

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year...	\$20.55
All other liabilities, viz.: one note.....	62.27
Total liabilities Dec. 31, 1899.....	82.82
Surplus or excess of assets over liabilities.....	\$58.04

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	1,055	\$1,267,101
Number of policies issued during the year.....	267	323,188
Total	1,322	\$1,590,289
Deduct number of policies expired and ceased to be in force during the year.....	195	232,469
Number of policies and amount in force at end of year, viz., Dec. 31, 1899.....	1,127	1,357,820
Number loss claims presented during the year.....		8
Number losses paid in full as adjusted.....		6
Undisputed losses adjusted but unpaid.....		2
Total of all losses unpaid, disputed and resisted.....		2

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

McLeod county	\$742,941
Meeker county	445,989
Renville county	168,890
	<u>\$1,357,820</u>

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Lynn township.....	\$281,273	Cedar Mills township.....	\$134,321
Acoma township.....	229,442	Ellsworth township.....	137,566
North Hutchinson township..	141,301	Darwin township.....	43,685
South Hutchinson township..	55,130	Dassel township.....	20,260
Collins township.....	35,795	Collinwood township.....	110,157
Preston Lake township.....	16,415		
Boon Lake township.....	152,475	Total	<u>\$1,357,820</u>

ACTON AND GENESSEE FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF ATWATER, KANDIYOHI COUNTY.

For Year Ending December 31, 1899.

Organized 2d day of February, 1884. Commenced business 7th day of February, 1884.

COMPLETE LIST OF OFFICERS.

O. J. GILBERTSON, President. JOHN G. PORTER, Secretary. F. C. PETERSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Andrew Evenson, J. P. Falk, O. J. Gilbertson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-five.

In how many of these are you actually operating? Twenty-four.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during the year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? $2\frac{1}{2}\%$.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$5,267.70
Cash received as first payments of policies issued during the year	\$340.75	
Cash received from assessments during the year	3,916.12	
Cash received from all other sources, viz.	284.87	
Total amount of cash received during the year		4,541.74
Total cash, including balance on hand from previous year		\$9,809.44

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$2,394.77	
Paid agents for adjusting losses	12.00	
Paid agents for collecting, \$18.25; paid directors, \$6.00	24.25	
Paid salaries of officers: Secretary, \$25.00; treasurer, \$15.00	40.00	
Paid rent, \$2.00; postage, \$14.18	16.18	
Paid for printing	23.25	
Paid insurance department fees, \$2.00; livery hire, \$81.00	83.00	
For collecting	90.00	
All other disbursements, viz.: Paid president, secretary and treasurer, \$2.00 per day for work	255.00	
Total amount of disbursements during the year		\$2,938.45
Balance cash on hand at end of year		\$6,870.99

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	945	\$1,581,075
Number of policies issued during the year	96	81,650
Total	1,041	\$1,691,690
Deduct number of policies expired and ceased to be in force during the year	10	14,625
Number of policies and amount in force at end of year, viz.: December 31, 1899	1,031	1,677,065
Number of loss claims presented during the year		29
Number losses paid in full as adjusted		29

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Meeker county	\$1,132,650
Kandiyohi county	544,415
Total	\$1,677,065

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Genessee township	\$180,665	West Lake Lillian township	\$19,100
Acton township	219,825	Roseland township	11,850
Danielson township	188,225	Whitefield township	7,500
Cosmos township	39,300	Fahlan township	59,500
Cedar Mills township	14,600	Lake Elizabeth township	104,600
Greenleaf township	130,750	Kandiyohi township	50,325
Litchfield township	138,050	Willmar township	3,100
Harvey township	70,000	Green Lake township	3,100
Swede Grove township	180,900	Harrison township	35,900
Union Grove township	87,000	Irving township	27,225
Darwin township	46,200	New London township	3,500
Ellsworth township	17,800		
East Lake Lillian township	38,050	Total	\$1,677,065

AGASSIZ AND ODESSA MUTUAL FIRE INSURANCE COMPANY.

OF BELLINGHAM, LAC QUI PARLE COUNTY.

For Year Ending December 31, 1899.

Organized 15th day of June, 1888. Commenced business the 1st day of October, 1888.

COMPLETE LIST OF OFFICERS.

FRANK OESTRICH, President. FRED J. ROSENWALD, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Frank Oestrich, Fred J. Rosenwald, Ed. C. Kumm, John Boehnke,
Fred Bethke, R. B. Hudson, A. B. Campbell.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. Not any.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? In two counties.

If a township mutual, state how many townships you are authorized to transact business in. Fourteen.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None. We have an annually percentage of 1 mill which covers our expenses.

Have your articles of incorporation been amended during the year, and if so, when? Yes. Dec. 2, 1899.

Have your by-laws been amended during year, and if so, when? Yes. Dec. 2, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the Insurance Department? Yes.

Total rate per cent of assessment levied during the year? 10 cents per \$100.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$408.60
Cash received as first payments of policies issued during the year	\$260.00	
Cash received from assessments of previous years.....	39.20	
Cash received from all other sources, viz.: Annual percentage of 10c each \$100 worth of insurance.....	550.16	

Total amount of cash received during the year..... 849.36

Total cash, including balance on hand from previous year... \$1,257.96

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$218.00
Paid directors	113.00
Paid rent, \$3.00; postage, \$5.73.....	8.73
Paid for printing.....	25.45
Insurance department fees.....	4.00
All other disbursements, viz.: Canvassing fees to directors.....	260.00

Total amount of disbursements during the year..... 629.18

Balance cash on hand at end of year..... \$628.78

Total assets of the company, including balance cash on hand, Dec. 31, 1899..... 628.78

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	395	\$499,585
Number of policies issued during the year.....	130	177,367
Total	525	\$676,952

Deduct number of policies expired and ceased to be in force during the year.....	109	133,092
Number of policies and amount in force at end of year, viz: December 31, 1890.....	416	543,860
Number loss claims presented during the year.....	5	218
Number losses paid in full as adjusted.....	5	218

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Lac qui Parle county.....	\$365,672
Big Stone county.....	178,188
Total	\$543,860

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Agassiz township.....	\$77,619	Artichoke township.....	\$2,930
Yellowbank township.....	117,409	Big Stone township.....	19,705
Walter township.....	71,749	Malta township.....	24,335
Perry township.....	63,646	Otry township.....	28,475
Augusta township.....	5,225	Almond township.....	1,100
Arena township.....	30,024	Prior township.....	2,985
Odessa township.....	54,843	Total	\$543,860
Akron township.....	43,815		

ALBANY, AVON, KRAIN AND OAK MUTUAL FIRE INSURANCE COMPANY.

OF ALBANY, STEARNS COUNTY.

For Year Ending December 31, 1890.

Organized the 15th day of April, 1895. Commenced business the 4th day of June, 1895.

COMPLETE LIST OF OFFICERS.

JACOB KREB, President. JOHN SCHWINGHAMMER, Secretary. JOHN LOEHLEIN, Treasurer.

COMPLETE LIST OF DIRECTORS.

Reinhard Vos, Joseph Cremers, J. B. Dingmann, J. B. Sperl,

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Eight.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? Yes.

Have all such documents as amended been filed with the Insurance Department? Not yet.

Total rate per cent of assessment levied during the year? 1½ mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$162.84
Cash received as first payments of policies issued during the year	\$278.12	
Cash received from assessments during the year.....	447.84	
Total amount of cash received during the year.....		\$725.96
Total cash, including balance on hand from previous year...		\$888.80

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$440.00	
Paid directors.....	93.00	
Paid salaries of officers: President, \$40.05; secretary, \$62.91; treasurer, \$22.72.....	125.68	
Postage	3.31	
Paid for printing, \$36.50; office supplies, \$9.50.....	46.00	
Insurance department fees.....	2.00	
All other disbursements, viz.: Justice fees.....	1.25	
Total amount of disbursements during the year.....		\$711.24
Balance cash on hand at end of year.....		\$177.56
Total assets of the company, including balance of cash on hand, Dec. 31, 1899.....		177.56

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	358	\$260,512
Number of policies issued during the year.....	110	79,500
Total	468	\$340,012
Deduct number of policies expired and ceased to be in force during the year.....	10	4,555
Number of policies and amount in force at end of year, viz., December 31, 1899.....	458	335,457
Number loss claims presented during the year.....	6	
Number losses paid in full as adjusted.....	6	

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year.

Albany township.....	\$79,270	Oak township.....	\$36,860
Avon township.....	32,394	St. Martin township.....	4,113
Holding township.....	73,560	Farming township.....	42,480
Krain township.....	57,840		
Millwood township.....	8,940	Total	\$335,457

ARCTANDER & LAKE ANDREW MUTUAL TOWNSHIP INSURANCE COMPANY

OF NORWAY LAKE, KANDIYOHI COUNTY.

For Year Ending December 31, 1899.

Organized 17th day of April, 1881. Commenced business 17th day of August, 1881.

COMPLETE LIST OF OFFICERS.

NELS QUAM, President. S. A. SYVERSON, Secretary.

COMPLETE LIST OF DIRECTORS.

Nels Quam, Ole S. Reigstad, O. A. Erickson, Peter Skoglund, S. A. Syverson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.
 How many counties did you transact business in during year? One.
 If a township mutual, state how many townships you are authorized to transact business in? Two.
 In how many of these are you actually operating? Two.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during the year? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during the year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,359.81
Cash received as first payments of policies issued during the year	\$117.10	
Cash received from notes taken during the year.....	162.66	
Cash received from all other sources, viz.....	108.72	
Total amount of cash received during the year.....		388.48
Total cash, including balance on hand from previous year...		\$2,748.29

DISBURSEMENTS DURING YEAR 1899.

Return premiums on cancelled policies.....	\$52.50
Paid commissions to agents.....	23.00
Paid directors	10.00
Paid salary of officers: Secretary.....	15.00
Postage	4.60
Paid for printing, \$2.75; advertising, \$5.00.....	7.75
Insurance department fees.....	2.00
For collecting.....	1.00
All other disbursements, viz.....	6.92
Total amount of disbursements during the year.....	122.77
Balance cash on hand at end of year.....	\$2,625.52

ASSETS OTHER THAN CASH DECEMBER 31, 1899—NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$2,625.52
Surplus or excess of assets over liabilities.....	2,625.52

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	172	\$161,520
Number of policies issued during the year.....	46	52,755
Total	218	\$214,275
Deduct number of policies expired and ceased to be in force during the year.....	51	48,952
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	167	165,323

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Kandiyohi county.....	\$165,323
Total	\$165,323

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Arctander township.....	\$90,006	Lake Andrew township.....	\$75,317
Total			\$165,323

AUSTIN FARMERS' FIRE & LIGHTNING MUTUAL TOWNSHIP INSURANCE COMPANY

OF AUSTIN, MOWER COUNTY.

For Year Ending December 31, 1899.

Organized 16th day of September, 1885. Commenced business 1st day of December, 1885.

COMPLETE LIST OF OFFICERS.

J. J. FURLONG, President. B. F. KING, Vice President. J. W. C. DINSMOOR, Secretary.
C. PROESCHEL, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. J. Furlong, B. F. King, J. W. C. Dinsmoor, C. Proeschel, E. O. Hovda,
C. L. Schroeder, N. T. Johnson, J. H. De Remer, L. Kirkland.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. J. J. Furlong, Austin. One sheep killed by lightning. Paid \$6.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Thirty.

In how many of these are you actually operating? Twenty-six.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by laws been amended during the year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$40.24
Cash received as first payments of policies issued during the year	\$236.08	
Cash received from assessments during the year.....	3,308.56	
Cash received from all other sources, viz.: Borrowed money....	1,000.00	
Total amount of cash received during the year.....		4,544.64
Total cash, including balance on hand from previous year...		\$4,584.88

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$4,151.06	
Paid agents for adjusting losses.....	22.00	
Paid directors.....	18.00	
Paid salary of officers: Secretary.....	250.00	
Postage	69.00	
Paid for printing, \$13.00; office supplies, \$13.50.....	26.50	
Insurance department fees.....	2.00	
For collecting	33.00	
Total amount of disbursements during the year.....		4,571.56
Balance cash on hand at end of year.....		\$13.32
Total assets of the company, including balance cash on hand December 31, 1899.....		78.32

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	2,084	\$2,246,725
Number of policies issued during the year.....	530	584,714
Total	2,614	\$2,831,439
Deduct number of policies expired and ceased to be in force during the year.....	358	86,295
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	2,256	\$2,745,144
Number loss claims presented during the year.....		64
Number losses paid in full as adjusted.....		63
Legitimate losses in dispute and amount claimed by assured.....		\$100
Total of all losses unpaid, disputed and resisted.....		100

SCHEDULE A.

List of counties in State in which company transacted business during the year, With amount of insurance in force in each county at end of year:

Mower county.....	\$2,556,959
Freeborn county.....	171,737
Dodge county.....	16,448
Total	\$2,745,144

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Austin township.....	\$190,374	Clayton township.....	\$79,850
Lyle township.....	165,945	Lodi township.....	78,051
Lansing township.....	167,035	Le Roy township.....	2,545
Udolpho township.....	163,973	Bennington township.....	22,720
Waltham township.....	187,695	Frankford township.....	115,648
Red Rock township.....	160,120	Racine township.....	116,521
Windom township.....	164,063	Bloomington township.....	9,127
Nevada township.....	187,040	Westfield township.....	7,321
Adams	146,063	Newry township.....	20,300
Marshall township.....	130,550	Moscow township.....	62,783
Dexter township.....	129,355	Oakland township.....	75,494
Sargeant township.....	67,115	London township.....	13,160
Pleasant Valley township..	143,875		
Grand Meadow township...	138,385	Total	\$2,745,144

BARBER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BARBER, FARIBAULT COUNTY.

For the Year Ending December 31, 1899.

Organized 9th day of February, 1889. Commenced business 13th day of May, 1889.

COMPLETE LIST OF OFFICERS.

JACOB LINDER, SR., President. JACOB LINDER, JR., Secretary. JOSEPH MIGELIS, Treasurer. H. H. HANSEN, General Agent.

COMPLETE LIST OF DIRECTORS.

John Stevermer, Mitchel Perrizo, A. A. Hart, Louis Kroener, T. J. Probart.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Six.

In how many of these are you actually operating? Six.

How many assessments were levied during the year? One

Have you changed your policy form during year? No.

Have your articles of incorporation been amended during year? No.

Have your by-laws been amended during year? No.

Total rate per cent of assessment levied during year? .001%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$91.96
Cash received as first payments of policies issued during the year	\$499.45	
Cash received from assessments during the year.....	334.95	
Cash received from assessments of previous years.....	13.02	
Total amount of cash received during the year.....		847.42
Total cash, including balance on hand from previous year...		\$939.38

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$647.50	
Paid commissions to agents, \$135.00; paid agents for adjusting losses, \$27.00.....	162.00	
Paid directors.....	4.00	
Postage.....	13.50	
Paid for printing.....	15.25	
Insurance department fees.....	2.00	
For collecting.....	6.00	
All other disbursements, viz.: Secretary's fees and making out assessment and president's and secretary's fees for making out annual report to insurance commissioner and annual meeting, etc.....	71.30	
Total amount of disbursements during the year.....		921.55
Balance cash on hand at end of the year.....		\$17.83

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

All other assets, viz.: On assessment No. 5, unpaid.....	\$25.89	
Office furniture.....	9.00	34.89
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$52.72

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	232	\$325,524.00
Number of policies issued during the year.....	90	153,110.00
Total.....	322	\$478,634.00
Deduct number of policies expired and ceased to be in force during the year.....	79	110,582.50
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	243	368,051.50
Number loss claims presented during the year.....	6	647.50
Number losses paid in full as adjusted.....	6	647.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Faribault county.....	\$368,051.50
Total	\$368,051.50

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Barber township.....	\$99,925.00	Walnut Lake township....	\$42,310.00
Lura township.....	96,513.00	Minnesota Lake township.	9,522.00
Prescott township.....	57,286.50		
Delavan township.....	62,495.00	Total	\$368,051.50

BATH TOWNSHIP MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY.

OF BATH, FREEBORN COUNTY.

For the Year Ending December 31, 1899.

Organized the 1st day of January, 1878. Commenced business the 1st day of February, 1878.

COMPLETE LIST OF OFFICERS.

J. P. LARSON, President. PAUL HANSEN, Secretary. JACOB ANDERSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. W. Peterson, M. J. Paulson, Peter Nelson, Chris Nelson,
N. C. Larson, John Berglund.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Twenty.

In how many of these are you actually operating? Thirteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$810.58
Cash received as first payments of policies issued during the year	\$370.19	
Cash received from all other sources, viz.: Membership.....	22.00	
Total amount of cash received during the year.....		392.19
Total cash, including balance on hand from previous year...		\$1,202.77

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$561.51	
Paid directors	78.50	
Paid salaries of officers: President, \$10.00; secretary, \$37.75; treasurer, \$13.50.....	61.25	
Postage	3.50	
Office supplies.....	4.00	
Insurance department fees.....	4.00	
Total amount of disbursements during the year.....		712.76
Balance cash on hand at end of year.....		\$490.01
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		490.01

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	523	\$648,290
Number of policies issued during the year.....	115	147,361
Total	643	\$795,651
Deduct number of policies expired and ceased to be in force during the year.....	220	206,362
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	423	589,289

Number loss claims presented during the year.....	10	561.50
Number losses paid in full as adjusted.....	10	561.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of business in force in each county at end of year:

Freeborn county.....	\$589,289
Total	\$589,289

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year.

Bath township.....	\$144,011	Albert Lea township.....	117,403
Geneva township.....	35,135	Hayward township.....	12,760
Carlston township.....	42,428	Shell Rock township.....	19,445
Manchester township.....	2,358	London township.....	1,450
Bancroft township.....	97,515	Freeman township.....	1,700
Riceland township.....	58,328	Total	\$589,289
Moscow township.....	11,450		
Alden township.....	45,306		

BEAVER CREEK MUTUAL FIRE INSURANCE COMPANY OF BEAVER CREEK, COUNTY OF ROCK.

For the Year Ending December 31, 1899.

Organized 15th day of June, 1885. Commenced business 15th day of June, 1885.

COMPLETE LIST OF OFFICERS.

IRA CRAWFORD, President. E. L. GROUT, Secretary. JAMES FITZGERALD, Treasurer.

COMPLETE LIST OF DIRECTORS.

Ira Crawford, A. H. Grout (deceased), C. Hoefer, Theo. Falk,
L. C. Hodgson, John Lynch, L. E. Woodruff.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Twelve.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during year? No.

Have your by-laws been amended during year? No.

Have you changed your policy form during year? No.

Total rate of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$514.00
Cash received as first payments of policies issued during the year	\$1,672.56
Total amount of cash received during the year.....	1,672.56
Total cash, including balance on hand from previous year...	\$2,186.56

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,216.85
Return premiums on new policies, \$160.32; return premiums on withdrawals, \$16.13.....	176.45
Paid directors	16.50
Paid salaries of officers: President, \$313.39; secretary, \$247.55; treasurer, \$43.68.....	604.62
Paid clerk hire, \$9.75; postage, \$6.50.....	16.25
Paid for advertising, \$16.34; office supplies, \$29.25.....	45.59
Paid insurance department fees.....	2.00
Total amount of disbursements during the year.....	<u>\$2,078.28</u>
Balance cash on hand at end of year.....	<u>\$108.30</u>

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	723	\$796,667
Number of policies issued during the year.....	253	275,517
Total	976	\$1,072,184
Deduct number of policies expired and ceased to be in force during the year.....	212	223,545
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	764	\$848,639
Number loss claims presented during the year.....	40	1,228.85
Number losses paid in full as adjusted.....	39	1,216.85
Losses resisted in full by company.....	1	12.00
Total of all losses unpaid, disputed and resisted.....	1	12.00

SCEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Rock county \$848,639

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Beaver Creek township.....	\$137,040	Mound township.....	\$71,400
Luverne township.....	98,005	Vienna township.....	36,530
Magnolia township.....	41,612	Battle Plain township.....	42,455
Kanaranzi township.....	52,935	Denver township.....	59,585
Clinton township.....	81,700	Rose Dell township.....	43,472
Martin township.....	51,170		
Spring Water township.....	132,735	Total	<u>\$848,639</u>

BIRCH COOLEY TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF THE COUNTY OF RENVILLE.

For the Year Ending December 31, 1899.

Organized 22nd day of May, 1895. Commenced business 3rd day of June, 1895.

COMPLETE LIST OF OFFICERS.

JOHN DRURY, President. JOHN HEAD, Vice President. WM. FOX, Secretary.
J. C. FARRELL, Treasurer.

COMPLETE LIST OF DIRECTORS.

John Drury, John Head, Wm. Fox, J. C. Farrell, John Jago,
John Laughlin, G. H. Chischolm, J. F. Greenslit.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.
 If a township mutual, state how many townships you are authorized to transact business in. Ten.
 In how many of these are you actually operating? Ten.
 How many assessments were levied during the year? Two.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Yes. June 5th, 1899.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? Not by-laws.
 Total rate per cent of assessment levied during the year? 3 mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$51.24
Cash received as first payments of policies issued during the year	\$118.30	
Cash received from assessments during the year.....	837.73	
Cash received from assessments of previous years.....	22.40	
Total amount of cash received during the year.....		978.43
Total cash, including balance on hand from previous year		\$1,029.67

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$751.54	
Paid commissions to agents, \$38.50; paid agents for adjusting losses, \$30.50	69.00	
Paid agents for collecting, \$15; paid directors, \$10.80.....	25.80	
Paid salaries of officers: president, \$5; secretary, \$40; treasurer, \$25.94	68.94	
Paid postage.....	2.75	
Paid for printing.....	14.25	
Insurance department fees.....	2.05	
Total amount of disbursements during the year.....		934.33
Balance cash on hand at end of year.....		\$95.34

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year..	\$111.93	
Total liabilities December 31, 1899.....		\$111.93

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	222	\$294,200
Number of policies issued during the year.....	28	48,800
Total.....	250	\$343,000
Deduct number of policies expired and ceased to be in force during the year.....	9	12,700
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	241	330,300
Number loss claims presented during the year.....		6
Number losses paid in full as adjusted.....		6

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Note.—This company made an error and failed to furnish the information required in schedules "A" and "B" in proper form.

BIRD ISLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF BIRD ISLAND, COUNTY OF RENVILLE.

For the Year Ending December 31, 1899.

Organized 9th day of April, 1892. Commenced business 9th day of May, 1892.

COMPLETE LIST OF OFFICERS.

CHAS. KENNING, President.

MIKE JUNGERS, Secretary.

FRANK POSLEY, Treasurer and General Agent.

COMPLETE LIST OF DIRECTORS.

Chas. Kenning,

Mike Jungers,

Matt Terry,

J. T. Porter,

F. Borchard,

Wm. Gleasmer,

Henry Mihms.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in? Twenty-seven.

In how many of these are you actually operating? Ten.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? Jan. 2, 1899.

Have your by-laws been amended during year, and if so, when? Jan. 2, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$51.82
Cash received as first payments of policies issued during the year	230.22	
Cash received from assessments during the year	833.40	
Cash received from all other sources, viz.: Membership fee	102.00	
Total amount of cash received during the year	1,165.62	
Total cash, including balance on hand from previous year	\$1,217.44	

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year	\$375.00	
Paid losses incurred during the year	425.75	
Paid commissions to agents, \$102; paid agents for adjusting losses, \$11.65	113.65	
Paid directors	14.45	
Paid salaries of officers: president, \$5; secretary, \$27; treasurer, \$16.68	48.68	
Postage	7.50	
Paid for printing	32.50	
Insurance department fees	4.00	
Total amount of disbursements during the year	1,021.53	
Balance cash on hand at end of year	\$195.91	

LIABILITIES DEC. 31, 1899—NONE.

Surplus or excess of assets over liabilities	\$195.91
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	337	\$441,337
Number of policies issued during the year.....	108	167,469
Total.....	445	\$608,806
Deduct number of policies expired and ceased to be in force during the year.....	91	113,070
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	354	495,736
Number loss claims presented during the year.....	?	425.75
Number losses paid in full as adjusted.....	8	800.75

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Renville county..... \$495,736

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Bird Island township.....	\$120,447	Hector township	\$49,180
Melville township.....	103,160	Brookfield township.....	14,410
Osceola township.....	52,302	Martinsburg township.....	6,502
Palmyra township.....	19,165	Birch Couly township.....	3,860
Norfolk township.....	87,000		
Kingman township.....	48,710	Total	\$495,736

FARMERS' MUTUAL FIRE INSURANCE COMPANY OF BLOOMFIELD, COUNTY OF FILLMORE.

For the Year Ending December 31, 1899.

Organized 26th day of March, 1887. Commenced business 1st day of May, 1887.

COMPLETE LIST OF OFFICERS.

ARTHUR L. SHELDON, President.	D. K. MICHENER, Secretary.
LEE RIX, Treasurer.	A. R. HUNGERFORD, Agent.

COMPLETE LIST OF DIRECTORS.

Arthur L. Sheldon,	D. K. Michener,	R. Hall,	Levi Gates,
W. C. Love,	O. P. Hadland,	R. Graham.	

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Four.

In how many of these are you actually operating? All.

How many assessments were levied during year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$576.38
Cash received as first payments of policies issued during the year	\$240.19	
Cash received from all other sources, viz.: Interest on deposit..	8.00	
Total amount of cash received during the year.....		248.19
Total cash, including balance on hand from previous year.		\$824.57

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$533.77	
Paid commissions to agents, \$132; paid agents for adjusting losses, \$13.....	145.00	
Paid directors.....	12.00	
Paid salaries of officers: secretary, \$36; treasurer, \$14.77.....	50.77	
Rent, \$2; postage, \$3.35.....	5.35	
Paid for printing.....	6.50	
Insurance department fees.....	2.00	
Notary's fees	.30	
Total amount of disbursements during the year.....		755.69
Balance cash on hand at end of year.....		\$68.88
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$68.88	
Surplus or excess of assets over liabilities.....		\$68.88

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	462	\$670,495
Number of policies issued during the year.....	132	208,968
Total	594	\$879,463
Deduct number of policies expired and ceased to be in force during the year.....	120	169,333
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	474	710,130
Number loss claims presented during the year.....	11	533.77
Number losses paid in full as adjusted.....	11	533.77

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Fillmore county	\$710,130
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Bloomfield township.....	\$180,177	Forestville township	113,666
Beaver township.....	170,242		
York township.....	246,045	Total	\$710,130

BLUE EARTH FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF BLUE EARTH, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized 4th day of February, 1889. Commenced business 18th day of February, 1889.

COMPLETE LIST OF OFFICERS.

J. R. SIMSER, President.

FRANK SELLEN, Secretary.

COMPLETE LIST OF DIRECTORS.

John Domes,

Hans Monson,

Gust Werner.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Hans Monson, \$12.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Eleven.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? .0015%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$431.31
Cash received as first payments of policies issued during the year	\$1,175.40
Cash received from assessments during the year	1,178.59
Cash received from notes of previous years	175.00
Cash received from all other sources	13.26
Total amount of cash received during the year	2,542.25
Total cash, including balance on hand from previous year.	\$2,973.56

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$2,507.75
Paid commissions to agents	235.00
Paid directors	26.50
Paid salaries of officers: President, \$11; secretary, \$119.63	130.63
Postage	17.25
Paid for printing, \$15.50; office supplies, \$4.02	19.52
Insurance department fees	2.00
For collecting	5.00
All other disbursements, viz.: Overcharged previous year	1.00
Total amount of disbursements during the year	2,944.65
Balance cash on hand at end of year	\$28.91

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Safe, 35; assessment not paid, \$70.50	105.52
Total assets of the company, including balance cash on hand, Dec. 31, 1899	\$134.43
Surplus or excess of assets over liabilities	134.43

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	649	\$757,778
Number of policies issued during the year	235	305,126
Total	884	\$1,062,804
Deduct number of policies expired and ceased to be in force during the year	135	128,956
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	749	933,848
Number loss claims presented during the year	21	2,523.75
Number loss paid in full as adjusted	20	2,507.75
Losses resisted in full by company	1	16.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year.

Faribault county \$933,848

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each county at end of year:

Blue Earth township.....	\$144,915	Prescot township	\$41,085
Emerald township.....	156,955	Barber township.....	28,865
Rome township.....	104,785	Brush Creek township.....	8,570
Elmore township.....	82,925	Seeley township.....	143,043
Pilot Grove township.....	106,750		
Jo Daviess township.....	20,805	Total	\$933,848
Verona township.....	104,150		

BRAY MUTUAL FIRE INSURANCE COMPANY OF THE TOWN OF BRAY, COUNTY OF RED LAKE.

For the Year Ending December 31, 1899.

Organized 9th day of March, 1893. Commenced business 8th day of June, 1893.

COMPLETE LIST OF OFFICERS.

GUST NAPLIN, President. CHAS. EKLUND, Secretary.
A. M. HANSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

P. A. Hallstrom, Nels Johnson, G. S. Torgeson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Six.

In how many of these are you actually operating? Six.

How many assessments were levied during year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$98.77
Cash received as first payments of policies issued during the year	\$130.23
Total amount of cash received during the year.....	130.23
Total cash, including balance on hand from previous year	\$229.00

DISBURSEMENTS DURING YEAR 1899.

Paid commissions to agents.....	\$34.00
Paid salaries of officers: President, \$6.70; secretary, \$16.63; treasurer, \$5.58	28.91
Rent	1.50
Insurance department fees.....	2.00
All other disbursements.....	18.75
Total amount of disbursements during the year.....	\$85.16
Balance cash on hand at end of year.....	\$143.84

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	88	\$93,605
Number of policies issued during the year.....	40	38,414
Total.....	128	\$132,019
Deduct number of policies expired and ceased to be in force during the year.....	20	20,739
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	108	111,280

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Red Lake..... \$111,280

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each county at end of year:

Bray township.....	\$18,401	Black River township.....	\$13,137
Sanders township.....	11,910	River Falls township.....	15,146
Rocksburg township.....	26,751		
Polk Center township.....	25,965	Total	\$111,280

BUFFALO LAKE FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF BUFFALO LAKE, COUNTY OF RENVILLE.

For the Year Ending December 31, 1899.

Organized 28th day of January, 1893. Commenced business 15th day of February, 1893.

COMPLETE LIST OF OFFICERS.

BEN CHAMBERLAIN, President. NELS OLSON, Secretary. B. C. McEWEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

Ben. Chamberlain, Nels Olson, B. C. McEwen, August Voecks, Fred Henschke,
R. L. Krueger, A. B. Lyman, August Swanson, John Keitel.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Ten.

In how many of these are you actually operating? Ten.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$236.75
Cash received as first payments of policies issued during the year		
Cash received from assessments during the year.....	\$410.70	
Cash received from assessments of previous years.....	667.50	
Cash received from notes of previous years.....	389.35	
	62.20	
Total amount of cash received during the year.....		1,529.75
Total cash, including balance on hand from previous year...		\$1,766.50

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$698.65	
Paid losses incurred during the year.....	420.10	
Return premiums on new policies.....	4.40	
Paid agents for adjusting losses.....	14.00	
Paid directors	63.50	
Paid salaries of officers: President, \$33.60; secretary, \$79.00; treasurer, \$42.35	154.95	
Rent, \$2.00; postage, \$30.05.....	32.05	
Paid for printing, \$8.50; office supplies, \$9.50.....	18.00	
Insurance department fees.....	2.25	
Interest on money borrowed.....	7.60	
All other disbursements, viz.: making of secretary and treasurer's bond and revenue stamps.....	2.50	
Railroad fare and telephone, \$1.85; fee of previous years, treasurer, \$4.75	6.60	
Total amount of disbursements during the year.....		1,424.60
Balance cash on hand at end of year.....		\$341.90

ASSETS OTHER THAN CASH DEC. 31, 1899

Notes held first of year.....	\$80.95	
Notes cancelled and charged off as uncollectible.....	66.55	
Balance of old notes remaining on hand at end of year.....	14.40	
All other assets, viz.: Unpaid 1898 assessments, \$67.40; unpaid 1899 assessments, \$92.25.....	159.65	174.05
Total assets of the company, including cash on hand, Dec. 31, 1899		\$515.95
Surplus or excess of assets over liabilities.....		515.95

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	623	\$751,923
Number of policies issued during the year.....	160	237,710
Total.....	783	\$989,633
Deduct number of policies expired and ceased to be in force during the year.....	116	231,295
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	667	758,338
Number loss claims presented during the year.....	8	*
Number losses paid in full as adjusted.....	8	*

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Preston Lake township.....	\$138,628	Round Grove township.....	\$4,800
Boon Lake township.....	31,155	Moltke township.....	18,080
Brookfield township.....	66,270	Wellington township	129,140
Hector township.....	68,300	Cairo township.....	50,000
Martinsburg township.....	85,565		
Grafton township.....	166,400	Total	\$758,338

*Stars indicate an error on part of the company in failing to give the correct information under this item.

BUFFALO SCANDINAVIEN TOWN MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY OF BUFFALO, COUNTY OF WRIGHT.

For the Year Ending December 31, 1899.

Organized 14th day of October, 1893. Commenced business 4th day of January, 1894.

COMPLETE LIST OF OFFICERS.

EMIL R. OLSON, President. PERRY NELSON, Secretary. JOHN A. BERG, Treasurer.

COMPLETE LIST OF DIRECTORS.

Emil R. Olson, Perry Nelson, Louis Frykholm, Nils Carlson,
J. Peter Hagman.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Surveyors of hearths and chimneys.

If so, state names, addresses, and salaries of same. August Anderson, Monticello; Erik Markuson, Buffalo; Hjelmer Bergstrom, Buffalo. \$1 per day when in service.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Eight (8).

In how many of these are you actually operating? Seven.

How many assessments were levied during the year? Two.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Six mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$310.25
Cash received as first payments of policies issued during the year	\$288.96
Cash received from assessments during the year.....	1,076.85
Cash received from notes taken during the year.....	25.82
Cash received from notes of previous years.....	8.45
Cash received from all other sources.....	1.62
Total amount of cash received during the year.....	1,401.70
Total cash, including balance on hand from previous year.	\$1,711.95

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,293.50
Return premiums on new policies.....	1.84
Paid commissions to agents.....	59.50
Paid directors	10.00
Paid salaries of officers: President, \$9.30; secretary, \$57; treasurer, \$28.01	94.31
Rent, \$1; postage, \$10.79.....	11.79
Paid for printing, \$8.60; office supplies, \$2.25.....	10.85
Insurance department fees.....	2.00
All other disbursements, viz.: \$14 fees to surveyors of hearths and chimneys; revenue stamp, 10 cents.....	14.10
Total amount of disbursements during the year.....	1,497.89
Balance cash on hand at end of year.....	\$214.06

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held December 31, 1899.....	\$8.15
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$222.21

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	208	\$155,828
Number of policies issued during the year.....	105	91,001
Total.....	313	\$246,829
Deduct number of policies expired and ceased to be in force during the year.....	80	56,850
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	233	189,979
Number loss claims presented during the year.....	4	1,293.50
Number losses paid in full as adjusted.....	4	1,293.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Wright county	\$189,979
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Marysville township	\$61,458	Buffalo township	\$28,980
Chatham township	5,415	Rockford township	50,185
Maple Lake township	2,665	Woodland township	None
Silver Creek township.....	35,236	Total	\$189,979
Mcticello township	6,040		

CESKA FARMARSKA MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY

OF LANESBURGH, LE SUEUR COUNTY.

For the Year Ending December 31, 1899.

Organized 27th day of February, 1890. Commenced business 15th day of March, 1890.

COMPLETE LIST OF OFFICERS.

JOHN HANEK, President. FRANK MINARS, Secretary. WENCEL STICHA, Treasurer.

COMPLETE LIST OF DIRECTORS.

Teofil Keijer, John Kodadek, Joseph Simota, Mathias Korbcl,
Wencel Kucera, Joseph Bastir.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Three.

How many townships are you authorized to transact business in? Eleven.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Jan. 3rd, 1899.

Total rate per cent of assessment levied during year? 10 cents per \$100.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$296.32
Cash received as first payments of policies issued during the year		
Cash received from assessments during the year	\$572.76	
Cash received from notes taken during the year	798.39	
Cash received from all other sources, viz.: Interest	300.00	
	2.50	
Total amount of cash received during the year		1,673.65
Total cash, including balance on hand from previous year		\$1,969.97

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year	\$13.00	
Paid losses incurred during the year	1,754.08	
Paid directors or inspectors of insurance	23.00	
Paid salaries of officers: President, \$7; secretary, \$8; treasurer, \$7	22.00	
Postage	30.51	
Paid for printing, \$21.87; office supplies, \$4.50	26.37	
Insurance department fees	2.00	
For collecting assessment, \$9; secretary making out assessment, \$6.51	15.51	
All other disbursements, viz.: Finance committee fees, \$24; fire investigating committees, \$32.50	56.50	
Total amount of disbursements during the year		1,942.97
Balance cash on hand at end of year		\$27.00

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: One fireproof safe and books	50.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899	\$77.00

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year ..	\$120.66
All other liabilities, viz.: One note for	300.00
Total liabilities Dec. 31, 1899	\$420.66

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	653	\$813,680.00
Number of policies issued during the year	153	190,923.07
Total	806	\$1,004,603.07
Deduct number of policies expired and ceased to be in force during the year	123	146,684.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	683	857,919.07
Number loss claims presented during the year	12	1,874.74
Number losses paid in full as adjusted	11	1,767.08
Undisputed losses adjusted but unpaid	2	120.66

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Le Sueur county	\$421,766.34	Scott county	\$128,216.71
Rice county	307,936.02	Total	\$857,919.07

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Lanesburgh township	\$227,125.00	Helena township	\$71,283.01
Montgomery township	119,841.34	Cedar Lake township	46,983.70
Luxington township	64,700.00	New Market township	9,950.00
Derrinane township	10,100.00	Shieldsville township	10,692.00
Wheatland township	219,717.34	Total	\$857,919.07
Erin township	61,750.00		
Webster township	15,776.68		

CHANHASSEN MUTUAL FIRE INSURANCE COMPANY

OF CHANHASSEN, COUNTY OF CARVER.

For the Year Ending December 31, 1899.

Organized 15th day of January, 1892. Commenced business 16th day of January, 1892.

COMPLETE LIST OF OFFICERS.

FRANK MIESELER, SR., President. HENRY ASPDEN, Secretary.
FRANK MIESELER, JR., Treasurer.

COMPLETE LIST OF DIRECTORS.

Frank Mieseler, Sr., Henry Aspden, Frank Mieseler, Jr., Emil E. Klein,
Frank Dresen, Leonard Van Sloun, Michael Diethelm.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$150. Frank Dresen.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Not any.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Sixteen.

In how many of these are you actually operating? Seven.

How many assessments were levied during the year? One assessment. No. 10.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? $\frac{1}{4}$ of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$5.29
Cash received as first payments of policies issued during the year	\$2.75	
Cash received from assessments during the year.....	203.60	
Cash received from all other sources.....	1.50	
Total amount of cash received during the year.....		207.85
Total cash, including balance on hand from previous year....		\$213.14

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$45.00	
Paid directors	4.50	
Paid salaries of officers: President, \$3.07; secretary, \$19; treasurer, \$1.65	23.72	
Postage included in president's and secretary's bills.		
Office supplies included in secretary's bill.		
All other disbursements, viz.: Note of Mary A. Aspden against the company	10.90	
Total amount of disbursements during the year.....		84.12
Balance cash on hand at end of year.....		\$129.02

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

All other assets, viz.: *We have never transferred any delinquents to the books from the assessment lists.

Total assets of the company, including balance cash on hand, Dec. 31, 1899..... 129.02

LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Frank Dresen, director.....	\$1.50	
Total liabilities December 31, 1899.....		1.50
Surplus or excess of assets over liabilities.....		\$127.52

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	65	\$78,046
Number of policies issued during the year.....	11	12,250
Total.....	76	\$90,296
Deduct number of policies expired and ceased to be in force during the year.....	13	11,369
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	63	78,927
Number loss claims presented during the year.....	1	45
Number losses paid in full as adjusted.....	1	45

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Carver county	\$68,455
Hennepin county	10,472
Total	\$78,927

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Chanhasen township	\$56,475	Eden Prairie township.....	\$7,687
Chaska township.....	2,295	Excelsior township.....	2,785
Laketown township.....	7,185		
Dahlgren township.....	1,750	Total	\$78,927
Benton township.....	750		

CLAREMONT FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF WEST CONCORD, DODGE COUNTY.

For the Year Ending December 31, 1899.

Organized 20th day of January, 1894. Commenced business 30th day of January, 1894.

COMPLETE LIST OF OFFICERS.

W. M. HUBBARD, President. K. E. BULLIS, Secretary. E. J. SHAW, Treasurer.

COMPLETE LIST OF DIRECTORS.

W. M. Hubbard, K. E. Bullis, John Angus, J. L. Curtis, Tim Lynch.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 1½ mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$551.53
Cash received as first payments of policies issued during the year	\$1,023.30	
Cash received from assessment during the year.....	1,757.30	
Total amount of cash received during the year.....		2,780.60
Total cash, including balance on hand from previous year..		\$3,332.15

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$575.00	
Paid losses incurred during the year.....	1,523.90	
Return premiums on withdrawals.....	11.40	
Paid commissions to agents, \$359; paid agents for adjusting losses, \$55.45	414.45	
Paid directors	33.00	
Paid salaries of officers: President, \$10; secretary, \$75; treasurer, \$50 (2 years).....	135.00	
Postage	16.70	
Paid for printing, \$1.40; office supplies, \$48.65.....	50.05	
Paid attorney's fees, \$1; insurance department fees, \$2.....	3.00	
All other disbursements, viz.: Interest, \$17.15; revenue, \$1.62; stationery, \$6.05; state association fee, \$1; delegates expense, \$4	29.82	
Total amount of disbursements during the year.....		2,792.32
Balance cash on hand at end of year.....		\$539.83
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		539.83
Surplus or excess of assets over liabilities.....		539.83

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	751	\$1,112,415
Number of policies issued during the year.....	335	487,014
Total	1,086	\$1,599,429
Deduct number of policies expired and ceased to be in force during the year.....	223	345,430
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	863	1,253,999
Number loss claims presented during the year.....	37	
Number losses paid in full as adjusted.....	37	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Dodge county.....	\$1,253,999
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Concord township	\$187,900	Ashland township	\$90,450
Ellington township	94,940	Canisteo township	94,300
Milton township	136,190	Westfield township	54,535
Claremont township	180,835	Hayfield township	19,250
Wasioja township	154,764	Vernon township	None
Mantorville township	171,300		
Ripley township	69,535	Total	\$1,253,999

COKATO FINNISH MUTUAL FIRE INSURANCE COMPANY

OF COKATO, WRIGHT COUNTY.

For the Year Ending December 31, 1899.

Organized 14th day of March, 1892. Commenced business 5th day of May, 1892.

COMPLETE LIST OF OFFICERS.

JACOB OJAUPERA, President. MATT HASTY, Secretary. ESIAS KASTAMO, Treasurer.

COMPLETE LIST OF DIRECTORS.

Isaac Jarppi, Abraham Solmonson, Peter Abrahamson, August Hurula,
Erick Pavo.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes (one man).

If so, state names, addresses, and salaries of same. Heary Alama. Inspector of risks at salary of \$1 per day.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Six.

In how many of these are you actually operating? Six.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$374.50
Cash received as first payments of policies issued during the year	\$155.66	
Cash received from all other sources	7.84	
Total amount of cash received during the year		163.50
Total cash, including balance on hand from previous year		\$538.00

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$50.50	
Paid directors for adjusting losses, \$8.50; commissions to agents, \$8.	16.50	
Paid salaries of officers: President, \$8.50; secretary, \$15; treasurer, \$10.42	33.92	
Postage	3.00	
Insurance department fees	2.00	
All other disbursements, viz.: Miscellaneous	12.00	
Total amount of disbursements during the year		117.92
Balance cash on hand at end of year		\$420.08

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities 420.08

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	124	\$152,425.00
Number of policies issued during the year	36	43,051.50
Total	160	\$195,476.50

Deduct number of policies expired and ceased to be in force during the year.....	25	20,947.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	135	174,529.50
Number loss claims presented during the year.....	1	50.50
Number losses paid in full as adjusted.....	1	50.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Wright county.....	\$134,127.00
Meeker county.....	40,402.50
Total.....	\$174,529.50

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Cokato township	\$89,114.00	Dassel township	\$27,043.50
French Lake township	23,475.00	Kingston township	13,359.00
Albion township	15,935.00		
Stockholm township	5,603.00	Total	\$174,529.50

COLLINWOOD MUTUAL FIRE INSURANCE COMPANY OF DASSEL, COUNTY OF MEEKER.

For the Year Ending December 31, 1899.

Organized 2d day of January, 1888. Commenced business 3d day of February, 1888.

COMPLETE LIST OF OFFICERS.

OLOF ANDERSON, President. J. N. LUNNBERG, Secretary. O. P. CARLSTEDT, Treasurer.

COMPLETE LIST OF DIRECTORS.

Olof Anderson, J. N. Lunnberg, O. P. Carlstedt, August Johnson, N. J. Johnson,

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Four and a half.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$165.15
Cash received as first payments of policies issued during the year	\$311.85	
Total amount of cash received during the year.....		311.85
Total cash, including balance on hand from previous year...		\$477.00

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$30.00
Paid commissions to agents, \$96.00; paid agents for adjusting losses, \$3.50.....	99.50
Paid directors	6.75
Paid salaries of officers: President, \$16.00; secretary, \$2.00; treasurer, \$9.54.....	27.54
Rent, \$1.00; postage, \$5.34.....	6.34
Office supplies	1.25
Insurance department fees.....	2.00
Total amount of disbursements during the year.....	\$173.38
Balance cash on hand at end of year.....	\$303.62
Surplus or excess of assets over liabilities.....	303.62

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	410	\$519,704
Additions to policies issued during the year.....		25,340
Number of policies issued during the year.....	77	94,325
Total	487	\$639,369
Canceled on policies during the year.....		2,340
Deduct number of policies expired and ceased to be in force during the year.....	42	58,920
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	445	578,109
Number of loss claims presented during the year.....		2
Number losses paid in full as adjusted.....		2

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Meeker county \$578,109

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Collinwood township.....	\$258,855	Kingston township.....	\$96,355
Dassel township	214,624	North Kingston ½ township..	3,110
Ellsworth township	5,165	Total	\$578,109

COMSTOCK AND HOLY CROSS FARMERS' MUTUAL FIRE INSURANCE COMPANY OF COMSTOCK, COUNTY OF CLAY.

For the Year Ending December 31, 1899.

Organized 1st day of February, 1896. Commenced business 1st day of May, 1896.

COMPLETE LIST OF OFFICERS.

AUGUST HICKS, President. SAMUEL HOLLAND, Secretary. LARS BERNHARDSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

August Hicks, Samuel Holland, Daniel Askegaard, E. C. King,
John Ubersitzig.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Eleven.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Three mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$17.07
Cash received as first payments of policies issued during the year	\$128.30	
Cash received from assessments during the year.....	683.50	
Cash received from assessments of previous years.....	6.20	
Total amount of cash received during the year.....	\$818.00	
Total cash, including balance on hand from previous year...		\$835.07

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$760.00	
Paid commissions to agents.....	59.00	
Paid for printing.....	13.00	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		\$834.00
Balance cash on hand at end of year.....		\$1.07
Surplus or excess of assets over liabilities.....		1.07

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	141	\$193,410
Number of policies issued during the year.....	59	72,601
Total	200	\$266,011
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	200	266,011
Number loss claims presented during the year.....	2	760.00
Number losses paid in full as adjusted.....	2	760.00

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Clay county	\$236,011
Wilkin county	30,000
Total	\$266,011

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year.

Holy Cross township	\$60,000	Oak Port township.....	\$15,011
Walverlow township	30,000	Georgelane township.....	20,000
Dearhorn township	23,000	Marken township	11,000
Alliance township	26,000	Elkton township	9,000
Kurtze township	21,000	Total	\$266,011
Moorhead township	20,000		
Kragnesse township	31,000		

CRATE TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

CLARA CITY, COUNTY OF CHIPPEWA.

For the Year Ending December 31, 1899.

Organized 29th day of May, 1896. Commenced business 27th day of July, 1896.

COMPLETE LIST OF OFFICERS.

ANTON THISSEN, President. H. N. THEESSEN, Vice President. T. Voss, Secretary-Treasurer.

COMPLETE LIST OF DIRECTORS.

Anton Thissen, H. N. Theessen, T. Voss, D. Davids, Wm. Salzman,
W. F. Reiners, E. Klinkhagen.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No. All directors, except president and secretary, are also insurance agents, and their fee is \$1 for each application, to be paid by applicant, and such fee is retained by agent and not applied on policy or books of company.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? None.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Sixty-eight.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$131.40
Cash received as first payments of policies issued during the year	\$94.37	
Cash received from notes taken during the year.....	225.00	
Total amount of cash received during the year.....		319.37
Total cash, including balance on hand from previous year...		\$450.77

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$257.00	
Paid agents for adjusting losses.....	2.00	
Paid directors	18.00	
Paid salaries of officers: President, \$25; secretary, \$38.....	63.00	
Rent, 25c.; postage, \$3.....	3.25	
Advertising, \$2.50; office supplies, \$3.15.....	5.65	
Insurance department fees.....	2.00	
All other disbursements, viz.: Acknowledging and revenue stamps, \$1.40; for one safe, \$23.38.....	24.78	
Total amount of disbursements during the year.....		375.68
Balance cash on hand at end of year.....		\$75.09

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

One safe	\$23.38	
		23.38
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$98.47

LIABILITIES DECEMBER 31, 1899.

All other liabilities, viz.: As borrowed money and interest.....	\$230.63	
Total liabilities Dec. 31, 1899.....		230.63
Excess of liabilities over assets.....		\$132.16

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	199	\$199,475
Number of policies issued during the year.....	52	51,538
Increase on policies in force.....		11,378
Total	251	\$262,391
Deduct number of policies expired and ceased to be in force during the year.....	3	2,855
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	248	259,536
Number loss claims presented during the year.....		2
Number losses paid in full as adjusted.....		2

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Chippewa county	\$233,299	Renville county.....	\$1,207
Kandiyohi county.....	25,030	Total	\$259,536

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Rheiderland township.....	\$85,624	Holland township.....	\$21,185
Crate township	43,923	Edwards township	3,010
Stone Ham township.....	41,615	St. Johns township	835
Lone Tree township	48,993	Erickson township	1,207
Woods township	9,056	Total	\$259,536
Lauriston township	3,006		
Grace township.....	1,080		

DEERFIELD FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF OWATONNA, STEELE COUNTY.

For the Year Ending December 31, 1899.

Organized 4th day of April, 1881. Commenced business 4th day of April, 1881.

COMPLETE LIST OF OFFICERS.

R. C. THORN, President. R. F. ANDERSON, Secretary. AUGUST VOELKER, Treasurer.

COMPLETE LIST OF DIRECTORS.

R. C. Thorn, R. F. Anderson, A. Lynch, F. W. Beckman, J. W. Kaplan.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes.

If so, state names, addresses and salaries of same. Jens Peterson, Blooming Prairie; T. T. Nelson, Lysne; C. Yust, Medford; W. W. Day, Owatonna; Aug. Miller, New Richland; \$1.00 per application.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. W. W. Day, Owatonna, Minn., \$25.00.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-one.

In how many of these are you actually operating? Twenty-one.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes. Annual meeting.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,639.50
Cash received as first payments of policies issued during the year	\$1,149.70	
Cash received from assessments during the year	4,287.34	
Cash received from assessments of previous years	42.70	
Total amount of cash received during the year		5,479.74
Total cash, including balance on hand from previous year		\$7,119.24

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$3,735.63	
Paid commissions to agents, \$434.00; paid agents for adjusting losses, \$82.50	516.50	
Paid agents' expenses, \$96.52; paid directors, \$232.42	328.94	
Paid salaries of officers: President, \$25.00; secretary, \$300.00; treasurer, \$130.30	455.30	
Postage	33.36	
Paid for printing, \$36.70; office supplies, \$21.75	58.45	
Insurance department fees	2.00	
All other disbursements, viz.: Dray, \$10.80; lock, \$1.35; janitor, \$2.00	14.15	
Total amount of disbursements during the year		5,144.33
Balance cash on hand at end of year		\$1,974.91

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Safe, \$40.00; desk, \$5.00	\$45.00
Total assets of the company, including balance cash on hand Dec. 31, 1899	\$2,019.91

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus of assets over liabilities	\$2,019.91
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	1,929	\$2,772,045
Number of policies issued during the year	434	756,544
Total	2,363	\$3,528,589
Deduct number of policies expired and ceased to be in force during the year	315	463,053
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	2,048	3,065,536
Number loss claims presented during the year	53	3,735.63
Number losses paid in full as adjusted	53	3,735.63

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Steele county	\$2,763,184	Waseca county	\$256,998
Dodge county	45,354	Total	\$3,065,536

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Aurora township.....	\$259,047	Medford township.....	\$119,329
Havana township.....	268,968	Deerfield township.....	272,858
Merton township.....	177,853	Meriden township.....	301,644
Ellington township.....	18,245	Lemond township.....	157,359
Claremont township.....	8,955	Berlin township.....	118,499
Ripley township.....	1,600	New Richland township...	113,275
Westfield township.....	16,554	Otisco township.....	890
Blooming Prairie township.	191,674	Woodwill township.....	25,649
Summit township.....	168,182	Blooming Grove township...	117,184
Sommerset township.....	324,715		
Owatonna township.....	233,526	Total	\$3,065,536
Clinton Falls township.....	149,530		

DELAFIELD FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF DELAFIELD, JACKSON COUNTY.

For the Year Ending December 31, 1899.

Organized 10th day of May, 1888. Commenced business 1st day of September, 1888.

COMPLETE LIST OF OFFICERS.

HERMAN ROSSOW, President. C. F. MORLEY, Vice President. OLE FREDERICKSON, Secretary. GEO. ERBES, Treasurer.

COMPLETE LIST OF DIRECTORS.

Frederick Malchow, John Nesterud, Gottfried Trosin.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twenty.

In how many of these are you actually operating? Nineteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? At annual meeting.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Don't remember.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$349.13
Cash received as first payments of policies issued during the year	\$503.33	
Cash received from assessments during the year.....	540.81	
Cash received from assessments of previous years.....	63.57	
Total amount of cash received during the year.....		1,107.71
Total cash, including balance on hand from previous year...		\$1,456.84

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$974.70
Return premiums on new policies.....	4.00
Paid commissions to agents, \$180.00; paid agents for adjusting losses, \$15.06.....	195.06
Paid directors	27.50
Paid salaries of officers: Secretary.....	80.50
Postage	15.37
Paid for printing, \$11; office supplies, \$1.....	12.00
Insurance department fees.....	2.00
All other disbursements, viz.: Revenue stamps.....	.52
Total amount of disbursements during the year.....	1,311.65
Balance cash on hand at end of year.....	\$145.19

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

All other assets, viz.: Assessment, \$62.97; books, blanks, etc., \$30; safe, \$25.....	\$117.97
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$263.16
Surplus or excess of assets over liabilities.....	263.16

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	413	\$540,853
Number of policies issued during the year.....	122	184,508
Total	535	\$725,361
Deduct number of policies expired and ceased to be in force during the year.....	81	109,235
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	454	616,126
Number loss claims presented during the year.....	6	\$974.70
Number losses paid in full as adjusted.....	5	955.20
Undisputed losses adjusted but unpaid.....	1	19.50

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Jackson county	\$535,372
Cottonwood county	80,754
Total	\$616,126

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Delafield township	\$113,052	Hunter township	11,012
Heron Lake township.....	108,342	Rost township	17,885
Weimar township.....	77,010	Ewington township	3,040
La Crosse township	43,048	Wisconsin township	9,681
Alba township.....	6,195	South Brock township.....	12,750
West Heron Lake township .	47,402	Springfield township	26,148
Belmont township.....	41,785	Great Bend township	25,542
Christiania township	21,935	Lakeside township	16,344
Kimball township.....	20,945	Mountain Lake township.....	None
Enterprise township	7,120		
Des Moines township.....	6,970	Total	\$616,126

DELAWARE FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF HERMAN, GRANT COUNTY.

For the Year Ending December 31, 1899.

Organized 25th day of November, 1885. Commenced business 12th day of December, 1885.

COMPLETE LIST OF OFFICERS.

J. T. LINDEM, President. L. L. BREWSTER, Vice President. H. H. SCHRAM, Secretary.
W. H. TOWNSEND, Attorney.

COMPLETE LIST OF DIRECTORS.

J. T. Lindem, L. L. Brewster, H. H. Schram, A. W. Hixson,
L. O. Foss, O. N. Dohlen, A. Hardin,
Per Johanson, Peter Johnson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. All work done by secretary.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. John T. Lindem, Hoffman, \$56.25.

How many counties did you transact business in during year? Four.

How many townships are you authorized to transact business in? Fifty.

In how many of these are you actually operating? All.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One-quarter of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$74.90
Cash received as first payments of policies issued during the year	\$106.50	
Cash received from assessments during the year.....	3,788.05	
Cash received from assessments of previous years.....	35.40	
Cash received from notes of previous years.....	23.75	
Cash received from all other sources.....	4,150.00	

Total amount of cash received during the year..... \$8,103.70

Total cash, including balance on hand from previous year... \$8,178.60

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$259.05	
Paid losses incurred during the year.....	3,922.45	
Paid directors	157.30	
Paid salaries of officers: Secretary, \$800.00; treasurer, \$197.20.	997.20	
Insurance department fees.....	2.00	
All other disbursements, viz.: Unpaid salary, 1898, \$148; Dohlen note, \$500; Grant County Bank, \$600; Bank Elbow Lake, \$1,500; interest, \$85.90.....	2,833.90	

Total amount of disbursements during the year..... \$8,171.90

Balance cash on hand at end of year..... \$6.70

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

All other assets, viz.: Safe, \$120; books, \$40.....	\$160.00	
Uncollected assessments of 1899.....	331.80	491.80

Total assets of the company, including balance cash on hand Dec. 31, 1899..... \$498.50

LIABILITIES DECEMBER 31, 1899.

All other liabilities, viz.: None except money borrowed to pay losses incurred since last assessment.....	\$3,550.00
Total liabilities Dec. 31, 1899.....	\$3,550.00

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,332	\$1,712,778
Number of policies issued during the year.....	213	270,220
Total	1,545	\$1,982,998
Deduct number of policies expired and ceased to be in force during the year.....	121	184,623
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,424	1,798,375
Number loss claims presented during the year.....	36	\$3,922.45
Number losses paid in full as adjusted.....	37	4,181.50

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Grant county.....	\$987,180	Otter Tail county.....	\$56,550
Traverse county	402,935		
Stevens county	351,710	Total	\$1,798,375

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Logan township	\$17,155	Dolymont township	\$3,825
Mossville township	69,640	Eldorado township	21,875
Roseville township	70,990	Donnelly township	35,310
Lands township	64,055	Renville township	40,195
Elk Lake township.....	84,430	Swan Lake township	107,225
Lien township	85,185	Framnas township.....	15,185
Delaware township	57,315	Morris township	24,680
Gorton township	20,750	Pipperton township.....	34,030
North Ottawa township.....	34,765	Everglade township	19,935
Elbow Lake township.....	63,190	Baker township	24,880
Sanfords township	74,975	Scott township	16,165
Ercahl township	82,620	Damen township	9,495
Pelican Lake township.....	66,640	Horton township	700
Pomme de Terre township.....	99,065	Synnes township	1,575
Stony Brook township.....	75,495	Stevens township	550
Lawrence township	21,810	Tumuli township	7,075
Tintah township	15,265	Aastad township	12,890
Taylor township	23,410	Western township	2,225
Monson township	103,795	Buse township	1,350
Redpath township	27,170	Orwell township	3,200
Clifton township	35,275	Friberg township	3,810
Lake Valley township.....	146,060	Erharde Grove township.....	2,615
Walls township	18,725	Maple Wood township	17,860
Windsor township.....	1,575	Star Lake township	5,525
Arthur township	2,800		
Parnell township	25,065	Total	\$1,798,375

DES MOINES GERMAN MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY OF JACKSON, JACKSON COUNTY.

For the Year Ending December 31, 1899.

Organized 1st day of August, 1892. Commenced business 1st day of August, 1892.

COMPLETE LIST OF OFFICERS.

HERMAN TANK, President. CHRIST EVERS, Vice President. FRED EGGIMANN,
Secretary. WM. SCHROEDER, Treasurer.

COMPLETE LIST OF DIRECTORS.

Herman Tank, Christ Evers, James Telschow, Fred Eggimann, Carl Exner,
Edward Reinhart, Henry Wendel, Gert Poppen, Wm. Schroeder,
H. Wendel.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? Herman Tank, \$9.85; Fred Eggimann, \$44.50; Wm. Schroeder, \$41.98.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid? Henry Wendel, \$475.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in? Twenty-five.

In how many of these are you actually operating? Eighteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? $1\frac{1}{2}$ mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$907.74
Cash received as first payments of policies issued during the year	\$872.75
Cash received from assessments during the year	754.95
Cash received from assessments of previous years	198.20
Total amount of cash received during the year	1,825.90
Total cash, including balance on hand from previous year	\$2,733.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year	\$425.50
Paid losses incurred during the year	1,211.79
Return premiums on new policies	2.14
Paid commissions to agents, \$179.95; paid agents for adjusting losses, \$12.30	192.25
Paid directors	60.85
Paid salaries of officers: President, \$21.25; secretary, \$55.25; treasurer, \$60.36	136.86
Rent, \$5; postage, \$17.47	22.47
Paid for printing, \$27.25; office supplies, \$3 (seal)	30.25
Insurance department fees	2.00
All other disbursements, viz.: Flag	15.00
Total amount of disbursements during the year	2,099.11
Balance cash on hand at end of year	\$634.53

LIABILITIES DEC. 31, 1899.

Amount unpaid for agents' commissions, adjusting losses or for collecting	\$21.71
Salaries of officers, superintendents, agents and clerks unpaid	105.48
All other liabilities, viz.: Postage	4.89
Total liabilities Dec. 31, 1899	132.08
Surplus or excess of assets over liabilities	\$502.45

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	395	\$455,968.00
Number of policies issued during the year	167	231,699.50
Total	562	\$687,667.50
Deduct number of policies expired and ceased to be in force during the year	110	147,142.25
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	452	540,525.25
Number loss claims presented during the year	12	\$1,211.79
Number losses paid in full as adjusted	12	1,211.79

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Jackson county.....	\$534,790.25
Martin county.....	5,735.00
Total	\$540,525.25

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Des Moines township.....	\$29,341.25	Sioux Valley township.....	\$85,991.00
Middletown township.....	62,328.00	Rost township.....	71,176.00
Petersburg township.....	70,822.75	West Heron Lake township	5,245.00
Wisconsin township.....	36,813.75	Alba township.....	5,245.00
Enterprise township.....	60,230.75	Ewington township.....	15,599.00
Kimble township.....	1,843.00	Round Lake township....	15,795.00
Belmont township.....	12,100.50	Lake Fremont township...	4,600.00
Heron Lake township.....	8,121.25	Fox Lake township.....	1,135.00
Hunter township.....	44,286.00	Total	\$540,525.25
Minneota township.....	9,832.00		

DOVRE AND MAMRE MUTUAL FIRE INSURANCE
ASSOCIATION

OF GRUE, KANDIYOHI COUNTY.

For the Year Ending December 31, 1899.

Organized 1st day of February, 1881. Commenced business 1st day of April, 1881.

COMPLETE LIST OF OFFICERS.

JOHN P. LARSON, President. O. B. OLSON, Vice President. O. N. GRUE, Secretary.
NELS NELSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

H. P. Lofgren, K. T. Rykken, A. Holmgren, P. R. Sletten, C. C. Hansen.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? To directors and agents, \$30.15.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty-four.

In how many of these are you actually operating? Sixteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes, at annual meeting.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? \$0.12½ on each \$100, which is our yearly premium.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$186.86
Cash received as first payments of policies issued during the year	\$165.00	
Cash received from assessments during the year.....	764.08	
Total amount of cash received during the year.....		929.08
Total cash, including balance on hand from previous year....		\$1,115.94

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$110.00
Paid losses incurred during the year.....	218.00
Paid commissions to agents, \$72.85; paid agents for adjusting losses, \$6.00	78.85
Paid salaries of officers: President, \$10.00; secretary, \$134.40; treasurer, \$4.65.....	149.05
Rent	1.00
All other disbursements, viz.: Treasurer's bond, \$2.00; board of audit, \$9.00; old account, \$6.50.....	17.50
Total amount of disbursements during the year.....	\$574.40
Balance cash on hand at end of year.....	\$541.54
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	541.54
Surplus or excess of assets over liabilities.....	541.54

POLICY EXHIBIT.

	FIRE AND LIGHTNING.	AMOUNT.
Number of policies in force December 31 of previous year.....	409	\$629,795.00
Number of policies issued during the year.....	102	154,525.00
Total	511	\$784,320.00
Deduct number of policies expired and ceased to be in force during the year.....	75	119,813.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	436	664,507.00
Number loss claims presented during the year.....	?	\$218.00
Number losses paid in full as adjusted.....	?	\$328.00

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Kandiyohi county..... \$664,507

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Dover township.....	\$141,209	Lake Andrew township.....	\$3,455
Mamre township.....	194,264	Harrison township.....	3,000
Green Lake township.....	95,848	Whitefield township.....	2,180
St. Johns township.....	55,722	Colfax township.....	1,500
Willmar township.....	55,689	Edwards township.....	600
New London township.....	38,684	Lake Lillian township.....	400
Irving township.....	37,528	Fahlan township.....	250
Kandiyohi township.....	29,942		
Roseville township.....	4,240	Total	\$664,507

EAGAN TOWN MUTUAL FARMERS' FIRE INSURANCE COMPANY

OF ST. PAUL, DAKOTA COUNTY.

For the Year Ending December 31, 1899.

Organized 8th day of March, 1897. Commenced business 8th day of March, 1897.

COMPLETE LIST OF OFFICERS.

AUGUST NACHTIGALL, President. FRANK W. SELL, Secretary. JULIUS SCHWANZ, Treasurer.

COMPLETE LIST OF DIRECTORS.

August Nachtigall, Frank W. Sell, Julius Schwanz, August Braun,
Wm. Bohrer, Friedrich Heuer.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty-five.

In how many of these are you actually operating? Four.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$273.76
Cash received as first payments of policies issued during the year	\$64.10	
Total amount of cash received during the year.....		64.10
Total cash, including balance on hand from previous year..		\$337.86

DISBURSEMENTS DURING YEAR 1899.

Paid salaries of officers: Secretary, \$4.50; treasurer, 18c.....	4.68	
Insurance department fees.....	2.00	
All other disbursements, viz.: Revenue stamps on secretary and treasurer's bond, \$1.00; acknowledgment of bond, \$1.00; acknowledgment of report, 25c.....	2.25	
Total amount of disbursements during the year.....		8.93
Balance cash on hand at end of year.....		\$328.93
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		328.93
Surplus or excess of assets over liabilities.....		328.93

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	35	\$31,660.00
Number of policies issued during the year.....	9	6,410.00
Total	44	\$38,070.00

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Dakota county.....	\$38.070
Total	\$38.070

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Eagan township.....	\$27,505	South St. Paul township.....	\$375
Mendota township.....	3,165	Total	\$38,070
Inver Grove township.....	7,025		

EFFINGTON GERMAN MUTUAL TOWNSHIP FIRE INSURANCE COMPANY

OF EFFINGTON, OTTER TAIL COUNTY.

For the Year Ending December 31, 1899.

Organized 3rd day of May, 1894. Commenced business 1st day of January, 1895.

COMPLETE LIST OF OFFICERS.

HERMANN STEGEMANN, President.
OTTO QUITMEYER, Secretary.

FRANK REVERING, Vice President.
CLEMENS REVERING, Treasurer.

COMPLETE LIST OF DIRECTORS.

Hermann Stegemann, Frank Reverting, Otto Quitmeyer, Clemens Reverting,
John Hardekopf.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there and part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? $1\frac{1}{2}$ mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$62.06
Cash received as first payments of policies issued during the year	\$208.93	
Cash received from assessments during the year.....	356.92	
Cash received from all other sources.....	6.25	
Total amount of cash received during the year.....		\$672.10
Total cash, including balance on hand from previous year....		\$734.16

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$30.00	
Paid commissions to agents.....	47.50	
Paid directors	8.79	
Paid salaries of officers: Secretary, \$32.12; treasurer, \$13.31....	45.43	
Postage	1.91	
Insurance department fees.....	2.00	
All other disbursements, viz.: Acknowledging report, 25 cents; repaid borrowed money, \$250, and paid interest, \$15.50; treasurer's fees of previous year, \$19.69; for three revisors, \$3	288.44	
Total amount of disbursements during the year.....		424.07
Balance cash on hand at end of year.....		\$310.09

ASSETS OTHER THAN CASH DEC. 31, 1899.

Books and stationery.....		75.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$385.09
Surplus or excess of assets over liabilities.....		385.09

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	197	\$232,361
Number of policies issued during the year.....	41	47,370
Total	238	\$279,731
Deduct number of policies expired and ceased to be in force during the year.....	6	6,840
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	232	272,891
Number loss claims presented during the year.....	1	30.00
Number losses paid in full as adjusted.....	1	30.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Otter Tail county	\$164,691
Douglas county	108,200
Total	\$272,891

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Effington township.....	\$91,566	Miltona township.....	\$10,175
Parker's Prairie township....	12,260	Ida township.....	10,475
Woodside township.....	32,523	Carlos township.....	4,945
Elmo township.....	4,800	Belle River township.....	10,250
Leaf Mountain township.....	23,540		
Millerville township.....	14,195	Total	\$272,891
Leaf Valley township.....	58,160		

EUREKA FARMERS' MUTUAL TOWNSHIP INSURANCE COMPANY

OF EUREKA, DAKOTA COUNTY.

For the Year Ending December 31, 1899.

Organized 2nd day of May, 1896. Commenced business 2nd day of May, 1896.

COMPLETE LIST OF OFFICERS.

W. A. PARRY, President. M. A. FUGLIE, Secretary. PETER THOMPSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

W. A. Parry, M. A. Fuglie, Peter Thompson, H. W. Shumway, Jacob Simon,
J. E. Simpson, Ole Larson, S. A. Stenerson, J. E. Hille.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Five.

In how many of these are you actually operating? Five.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$842.47
Cash received as first payments of policies issued during the year	\$459.60	
Total amount of cash received during the year.....		459.60
Total cash, including balance on hand from previous year...		\$1,302.07

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$273.95	
Return premiums on withdrawals.....	13.75	
Paid directors	33.00	
Paid salaries of officers: President, \$10; secretary, \$50; treasurer, \$10.....	70.00	
Postage	3.00	
Paid for printing.....	27.00	
Insurance department fees.....	2.10	
All other disbursements, viz.: 300 postal cards, \$3; notary public, 50 cents.....	3.50	
Total amount of disbursements during the year.....		426.30
Balance cash on hand at end of year.....		\$875.77
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		875.77
Surplus or excess of assets over liabilities.....		875.77

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	317	\$343,335
Number of policies issued during the year.....	76	90,155
Total	393	\$433,490
Deduct number of policies expired and ceased to be in force during the year.....	3	4,460
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	390	429,030
Number loss claims presented during the year.....	9	273.95
Number losses paid in full as adjusted.....	9	273.95

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Dakota county.....	\$263,630
Scott county	68,965
Rice county.....	96,435
Total	\$429,030

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Eureka township.....	\$148,750	Castle Rock township.....	\$17,635
Greenvale township.....	97,245		
Webster township.....	96,435	Total	\$429,030
New Market township.....	68,965		

FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF ELM DALE, COUNTY OF MORRISON.

From the Year Ending December 31, 1899.

Organized 23d day of December, 1898. Commenced business 14th day of January, 1899.

COMPLETE LIST OF OFFICERS.

GUST NELSON, President. A. T. MAGNUSON, Vice President. J. J. JACOBSON, Secretary. N. P. THOMPSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Gust Nelson, A. T. Magnuson, J. J. Jacobson, N. P. Thompson, Nils Olson,
Andrew Rydholm, I. H. Misfeldt.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in. Six.

In how many of these are you actually operating? Three.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Cash received as first payments of policies issued during the year	\$320.62
Total amount of cash received during the year.....	\$320.62
Total cash, including balance on hand from previous year.....	\$320.62

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$27.00
Paid commissions to agents, \$51.45; paid agents for adjusting losses, \$4.50.....	55.95
Paid directors and vice president.....	12.00
Paid salaries of officers: President, \$7.00; secretary, \$20.65; treasurer, \$7.48.....	35.13
Postage.....	3.09
Paid for printing, \$15.00; office supplies, \$3.00.....	18.00
Insurance department fees.....	3.00
Total amount of disbursements during the year... ..	154.17
Balance cash on hand at end of year.....	\$166.45

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	166.45
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	166.45
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies issued during the year.....	129	\$87,051.00
Total	129	\$87,051.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	129	87,051.00
Number loss claims presented during the year.....	2	27.00
Number losses paid in full as adjusted.....	2	27.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Morrison county.....	\$84,176
Stearns county.....	2,875
Total	\$87,051

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Elm Dale township.....	\$80,500	Krain township.....	\$2,875
Swan River township.....	3,676	Total	\$87,051

FAIRMONT FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF FAIRMONT, MARTIN COUNTY.

For the Year Ending December 31, 1899.

Organized 23rd day of February, 1889. Commenced business 16th day of May, 1889.

COMPLETE LIST OF OFFICERS.

R. SOLAN KING, President. J. G. MITCHELL, Secretary. HENRY LEDEBUR, Treasurer.

COMPLETE LIST OF DIRECTORS.

R. Solan King, J. G. Mitchell, Henry Ledebur, S. P. Pope, Wm. Doyle,
Amos Jennings, Peter Olsson, John Brady, J. J. Helvig.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Gives names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Wm. Doyle, East Chain, loss by fire, \$88.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty.

In how many of these are you actually operating? Twenty.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,057.46
Cash received as first payments of policies issued during the year	\$2,662.68	
Cash received from notes taken during the year	28.29	
Cash received from assessments of previous years	2.06	
Cash received from notes of previous years	71.52	
Cash received from all other sources, viz.: Principal and interest on notes, \$62.62; transfer fees, \$3.25	65.87	
Total amount of cash received during the year		2,830.42
Total cash, including balance on hand from previous year		\$3,887.88

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$1,684.00	
Paid commissions to directors, \$541.50; paid directors for adjusting losses, \$54.25	595.75	
Paid directors	116.35	
Paid salaries of officers: President, \$70.20; secretary, \$235.35; treasurer, \$25	332.55	
Rent, \$12; postage and revenue stamps, \$26.62	38.62	
Paid for printing	18.00	
Insurance department fees	4.00	
All other disbursements, viz.: Safe, \$60; lettering safe, \$3	63.00	
Total amount of disbursements during the year		2,852.27
Balance cash on hand at end of year		\$1,035.61

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year	\$123.84	
Notes cancelled and charged off as uncollectible	61.52	
Balance of old notes remaining on hand at end of year	62.32	
Notes unpaid which were acquired during the year	4.00	
All other assets, viz.: Safe, \$150; desk, \$10	160.00	227.22
Total assets of the company, including balance cash on hand, Dec. 31, 1899		\$1,262.83
Surplus or excess of assets over liabilities		\$1,262.83

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	1,703	\$2,197,888
Number of policies issued during the year	452	740,317
Total	2,155	\$2,938,205
Deduct number of policies expired and ceased to be in force during the year	273	396,965
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	1,882	2,541,240
Number loss claims presented during the year	40	1,724
Number losses paid in full as adjusted	37	1,684
Unadjusted losses at end of year	2	
Losses resisted in full by company	1	
Total of all losses unpaid, disputed and resisted	3	40

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Martin county	\$2,541,240
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Fairmont township	\$189,945	Waverly township	\$156,672
East Chain township	109,132	Galena township	106,805
Pleasant Prairie township	117,355	Fox Lake township	139,188
Center Creek township	101,642	Manyaska township	123,544
Nashville township	53,248	Lake Belt township	101,405
Westford township	119,788	Lake Fremont township	70,822
Redland township	147,874	Jay township	102,085
Silver Lake township	147,874	Elm Creek township	94,950
Tenhassan township	141,159	Cedar township	86,694
Rolling Green township	155,119		
Fraser township	219,470	Total	\$2,541,240

FLOM MUTUAL FIRE INSURANCE COMPANY OF WILD RICE, NORMAN COUNTY.

For the Year Ending December 31, 1899.

Organized 6th day of June, 1887. Commenced business 29th day of September, 1887.

COMPLETE LIST OF OFFICERS.

P. P. BANKOL, President. G. O. LAND, Secretary. H. BENSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Nils Nilson, J. Homeling, J. C. Narrum, Ole Thorson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Nineteen.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during year? One.

Have your articles of incorporation been amended during the year, and if so when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Four mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$473.54
Cash received as first payments of policies issued during the year	\$189.99	
Cash received from assessments during the year.....	886.46	
Cash received from notes taken during the year.....	123.94	
Cash received from notes of previous years.....	116.44	
Cash received from assessments of previous years.....	54.16	
Cash received from all other sources, viz.: Borrowed money....	259.95	
Total amount of cash received during the year.....		1,621.94
Total cash, including balance on hand from previous year....		\$2,095.48

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,010.65	
Paid commissions to agents.....	101.00	
Paid directors	21.00	
Paid compensation of officers: President, \$25.10; secretary, \$50.50; treasurer, \$70.61.....	146.21	
Postage	5.30	
Paid for printing.....	7.00	
Paid attorney's fees, \$20.00; insurance department fees, \$2.00...	22.00	
For collecting	5.48	
All other disbursements, viz.: Court expenses in district court and arbitration.....	70.12	
Total amount of disbursements during the year.....		1,388.76
Balance cash on hand at end of year.....		\$706.72

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Notes held first of the year.....	\$169.17	
Notes cancelled and charged off as uncollectible.....	15.17	
Losses on notes by compromise.....		15.17
Balance of old notes remaining on hand at end of year.....	154.00	
Notes unpaid which were acquired during the year.....	57.19	
		211.19
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$917.91

LIABILITIES DECEMBER 31, 1899.

All other liabilities, viz.: Borrowed money and interest due....	\$266.25
Total liabilities Dec. 31, 1899.....	\$266.25
Surplus or excess of assets over liabilities.....	\$651.66

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	341	\$274,555.00
Number of policies issued during the year.....	92	71,990.00
Total	433	\$346,545.00
Deduct number of policies expired and ceased to be in force during the year	57	43,936.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	376	302,609.00
Number loss claims presented during the year.....	4	1,010.65
Number losses paid in full as adjusted.....	4	1,010.65

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Norman county.....	\$291.801	Becker county.....	\$2,293
Clay county.....	8,515	Total	\$302,609

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wild Rice township.....	\$27,363	Pleasant View township.....	\$1,275
Fossum township.....	19,957	Green Meadow township.....	5,300
Flom township.....	50,328	Strand township.....	9,870
Walworth township.....	2,293	Waukan township.....	15,702
Hazen township.....	8,515	Bear Park township.....	1,495
Home Lake township.....	57,229	Sundahl township.....	350
Rockwell township.....	30,699	Spring Creek township.....	2,000
Winchester township.....	28,611	Total	\$302,609
McDonaldwill township.....	14,001		
Lake Ida township.....	27,561		

FLORA FARMERS' MUTUAL FIRE INSURANCE COMPANY OF FLORA, RENVILLE COUNTY.

For the Year Ending December 31, 1899.

Organized 10th day of June, 1893. Commenced business 24th day of June, 1893.

COMPLETE LIST OF OFFICERS.

G. W. GAFFNEY, President. WILLIAM FOSTER, Secretary. F. A. SCHROEDER, Treasurer. F. A. SCHROEDER, General Agent.

COMPLETE LIST OF DIRECTORS.

G. W. Gaffney, Wm. Foster, F. A. Schroeder, John Grabow,
Michael Holden, John Schluter, Julius Potzwald.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? William Foster, secretary, \$32.35; G. W. Gaffney, as president and director, \$27.50.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.
 How many counties did you transact business in during year? One.
 How many townships are you authorized to transact business in? Seven.
 In how many of these are you actually operating? Seven.
 How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$6.36
Cash received as first payments of policies issued during the year	\$311.31	
Cash received from assessments during the year	690.54	
Cash received from assessments of previous years	15.08	
Cash received from all other sources, viz.: From delinquent premium	8.84	
Total amount of cash received during the year		1,025.77
Total cash, including balance on hand from previous year		\$1,032.13

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$860.51	
Paid agents for collecting, &c; paid directors, \$32.25	32.89	
Paid salaries of officers: Secretary, \$65.90; treasurer, \$10.00	75.90	
Postage	18.00	
Paid for printing and postal cards	14.18	
Insurance department fees	2.00	
All other disbursements, viz.: Paid orders of 1898, amounting to	20.84	
Total amount of disbursements during the year		1,024.32
Balance cash on hand at end of year		\$7.81

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Safe, books, etc., value	50.00
Total assets of the company, including balance cash on hand Dec. 31, 1899	\$57.81

LIABILITIES DECEMBER 31, 1899.

Accepted losses of this year remaining unpaid at end of year	\$269.90
Salaries of officers, superintendents, agents and clerks unpaid	59.85
Total liabilities December 31, 1899	\$329.75

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	608	\$642,378.00
Number of policies issued during the year	165	222,437.00
Additional insurance		19,550.00
Total	773	\$984,365.00
Deduct number of policies expired and ceased to be in force during the year	88	102,975.00
Number of policies and amount in force at end of year, viz.: December 31, 1899	685	881,390.00
Number loss claims presented during the year	14	1,130.41
Number losses paid in full as adjusted	12	860.51
Undisputed losses adjusted but unpaid	2	269.91
Total of all losses unpaid	2	269.91

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:	
Renville county	\$881,390
Total	\$881,390

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Flora township.....	\$178,585	Henryville township.....	\$115,393
Emmett township.....	162,030	Beaver Falls township.....	104,345
Crooks township.....	104,760		
Winfield township.....	101,932	Total	\$881,390
Troy township.....	114,345		

FOSTER FARMERS' MUTUAL INSURANCE COMPANY OF WELLS, FARIBAULT COUNTY.

For the Year Ending December 31, 1899.

Organized 21st day of May, 1887. Commenced business 5th day of October, 1887.

COMPLETE LIST OF OFFICERS.

F. HARTMAN, President.

F. F. SCHOW, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Orson Reed,

Charles Ehler,

John Niebuhr.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. No clerks.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Two.

How many townships are you authorized to transact business in? Ten.

In how many of these are you actually operating? Nine.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$844.53
Cash received as first payments of policies issued during the year	\$653.87	
Total amount of cash received during the year.....		653.87
Total cash, including balance on hand from previous year....		\$1,498.45

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$632.00	
Paid commissions to directors, \$134; paid directors for adjusting losses, \$15	149.00	
Paid directors	14.00	
Paid salaries of officers: President, \$5; secretary, \$23.40.....	33.40	
Rent, \$2; postage, \$3.60.....	5.60	
Paid for printing, \$1; office supplies, \$10.85.....	11.85	
Total amount of disbursements during the year.....		845.85
Balance cash on hand at end of year.....		\$652.60

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$652.60
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities..... \$652.60

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	499	\$634,353
Number of policies issued during the year.....	134	141,643
Total	633	\$775,996
Deduct number of policies expired and ceased to be in force during the year.....	59	49,152
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	574	726,844
Number loss claims presented during the year.....	11	632
Number losses paid in full as adjusted.....	11	632

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Faribault county \$726,844

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Foster township.....	\$191,105	Seely township.....	\$53,080
Krester township.....	159,981	Mansfield township.....	37,785
Clark township.....	101,838	Alden township.....	46,885
Dunbar township.....	4,020	Carlston township.....	13,535
Walnut Lake township.....	30,955		
Brush Creek township.....	87,660	Total	\$726,844

GARFIELD FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF GARFIELD, POLK COUNTY.

For the Year Ending December 31, 1899.

Organized 4th day of April, 1891. Commenced business 1st day of June, 1891.

COMPLETE LIST OF OFFICERS.

HANS JUELSON, President. T. H. NESSETH, Secretary. I. J. INGEBRIGTSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Hans Juelson, Nils Kjoes, S. J. Lee, H. M. Hogenson, J. O. Hooland,
T. H. Nesseth, I. J. Ingebrigtson, Nils Clementson, K. Tidemanson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Two.

How many townships are you authorized to transact business in? Fifteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$609.86
Cash received as first payments of policies issued during the year	\$230.32	
Total amount of cash received during the year.....		230.32
Total cash, including balance on hand from previous year...		\$840.18

DISBURSEMENTS DURING YEAR 1899.

Paid salaries of officers: Secretary.....	\$15.00	
Insurance department fees.....	2.00	
All other disbursements, viz.: President, for filing application, \$5.70; secretary, for policies and filing application, \$10.05.....	15.75	
Total amount of disbursements during the year.....		32.75
Balance cash on hand at end of year.....		\$807.43

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Books and stationery.....		25.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$832.43

LIABILITIES DEC. 31, 1899.

Salaries of officers, superintendents, agents and clerks unpaid..	\$21.70	
Total liabilities December 31, 1899.....		21.70
Surplus or excess of assets over liabilities.....		\$810.73

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	224	\$175,628
Number of policies issued during the year.....	72	64,126
Total	296	\$239,754
Deduct number of policies expired and ceased to be in force during the year.....	41	28,798
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	255	210,956

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Polk county	\$146,637
Norman county.....	64,319
Total	\$210,956

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Garfield township.....	\$29,600	Rice township.....	\$4,250
Garden township.....	68,960	Skandia township.....	1,950
Winger township.....	15,952	Sundal township.....	32,515
Woodside township.....	4,680	Bear Park township.....	30,652
Knut township.....	300	Spring Creek township.....	500
Godfrey township.....	4,995	Waukon township.....	650
Liberty township.....	11,599		
Onstad township.....	3,191	Total	\$210,956
Rushia township.....	1,100		

GERMAN AMERICAN MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY

OF SPRING VALLEY, FILLMORE COUNTY.

For the Year Ending December 31, 1899.

Organized 3d day of June, 1883. Commenced business 3d day of May, 1884.

COMPLETE LIST OF OFFICERS.

C. ECKHOFF, President. D. N. ST. JOHN, Vice President. WM. KUMM, Secretary.
AUG. LENZ, Treasurer.

COMPLETE LIST OF DIRECTORS.

C. Eckhoff, D. N. St. John, Wm. Kumm, Aug. Lenz, Aug. Schulz,
E. A. Leonard, W. A. Pease, Henry Kohlmeier,
John K. Johnson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Sixteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$600.00
Cash received as first payments of policies issued during the year	\$41.00	
Cash received from assessments during the year.....	1,335.00	
Cash received from assessments of previous years.....	21.00	
Total amount of cash received during the year.....		1,397.00
Total cash, including balance on hand from previous year...		\$1,997.00

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,098.55	
Paid agents for adjusting losses.....	41.50	
Paid directors.....	22.50	
Paid salaries of officers: President, \$140.00; secretary, \$150.00; treasurer, \$25.00.....	315.00	
Rent, \$2.50; postage, \$52.50.....	55.00	
Paid for printing.....	36.15	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		1,570.70
Balance cash on hand at end of year.....		\$426.30
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		426.30

LIABILITIES DECEMBER 31, 1899.

All claims in dispute or litigation.....	\$20.00	
Total liabilities December 31, 1899.....		20.00
Surplus or excess of assets over liabilities.....		\$406.30

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	800	\$1,300,000.00
Number of policies issued during year.....	82	100,000.00
Total	882	\$1,400,000.00
Number of policies and amount in force at end of year, viz.:		
December 31, 1899.....	882	1,400,000.00
Number loss claims presented during the year.....	29	1,098.55
Number losses paid in full as adjusted.....	29	1,098.50
Legitimate losses in dispute and amount claimed by assured....	1	20.00

SCHEDULE A.

List of counties in State in which company transacted business during the year with amount of insurance in force in each county at end of year:

Fillmore county.....	\$1,180,000
Mower county.....	220,000
Total	\$1,400,000

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Spring Valley township.....	\$120,000	Carlton township.....	\$50,000
Fillmore township.....	120,000	Pilet Mound township.....	70,000
Bloomfield township.....	110,000	Le Roy township.....	80,000
Sumner township.....	190,000	Bennington township.....	48,000
Jordan township.....	110,000	Frankford township.....	40,000
Chatfield township.....	120,000	Racine township.....	5,000
Fountain township.....	140,000	Pleasant Valley township..	2,000
Forestville township.....	60,000		
Carimona township.....	40,000	Total	\$1,400,000

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF AFTON, WASHINGTON COUNTY.

For the Year Ending December 31, 1900.

Organized 17th day of March, 1879. Commenced business 1866.

COMPLETE LIST OF OFFICERS.

A. WIER, President. FERDINAND DOMFELD, Vice President. HENRY B. VOLLMER, Secretary. HENRY BRUMER, Treasurer.

COMPLETE LIST OF DIRECTORS.

A. Wier, H. B. Vollmer, Ferdinand Domfeld, Andrew Horrisberger,
M. F. Bahnemann, Louis Vollmer, Fred Lohmann.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Eleven.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$475.01
Cash received as first payments of policies issued during the year	\$397.80	
Cash received from assessments during the year.....	1,166.36	
Cash received from assessments of previous years.....	22.38	
Total amount of cash received during the year.....		1,586.54
Total cash, including balance on hand from previous year...		\$2,061.55

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,443.53	
Paid agents' expenses, \$8.00; paid directors, \$61.50.....	69.50	
Paid salaries of officers: President, \$9.30; secretary, \$86.27; treasurer, \$41.23.....	136.80	
Postage.....	17.25	
Paid for printing, \$10.75; office supplies, \$1.80.....	12.55	
Insurance department fees.....	2.00	
All other disbursements, viz.: \$3.00 directors' fees for year 1898; 50c. affidavit.....	3.50	
Total amount of disbursements during the year.....		1,685.13
Balance cash on hand at end of year.....		\$376.43

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities..... 376.42

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	525	\$796,079.00
Number of policies issued during the year.....	186	68,682.00
Total	711	\$864,761.00
Deduct number of policies expired and ceased to be in force during the year.....	130	.....
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	581	\$874,921.00
Number loss claims presented during the year.....	5	1,443.53
Number losses paid in full as adjusted.....	5	1,443.53

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Washington county	\$874,921
Total	\$874,921

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Afton township.....	\$116,827	Oakdale township.....	\$152,190
Woodbury township.....	167,812	Grant township.....	133,246
Cottage Grove township.....	6,310	Oneka township.....	17,265
Denmark township.....	7,113	May township.....	44,345
Lakeland township.....	94,460		
Baytown township.....	60,843	Total	\$874,921

GILLFORD MUTUAL FIRE INSURANCE COMPANY

OF OAK CENTRE, WABASHA COUNTY.

For the Year Ending December 31, 1899.

Organized 24th day of June, 1893. Commenced business 1st day of July, 1893.

COMPLETE LIST OF OFFICERS.

A. J. MOORHEAD, President.

PETER SCHAFER, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

A. J. Moorhead, Peter Schafer, Wm. H. Blohm, H. W. Miller, Fred Sprick,
Louis Bade, F. W. Blohm.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Eight.

In how many of these are you actually operating? Seven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$809.63
Cash received as first payments of policies issued during the year	\$548.04	
Cash received from all other sources.....	30.88	
Total amount of cash received during the year.....		578.92
Total cash, including balance on hand from previous year....		\$1,388.55

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$250.35	
Return premiums on new policies.....	3.94	
Paid commissions to agents, \$117.50; paid agents for adjusting losses, \$6.75	124.25	
Paid directors	9.00	
Paid salaries of officers: President, \$2.25; secretary, \$44.50.....	46.75	
Rent, \$2; postage, \$9.10.....	11.10	
Paid for printing, \$6; office supplies, \$6.85.....	12.85	
Paid attorney's fees, 25 cents; insurance department fees, \$2....	2.25	
Total amount of disbursements during the year.....		460.49
Balance cash on hand at end of year.....		\$928.06

ASSETS OTHER THAN CASH DEC. 31, 1899.

Safe and stationery.....	\$100.00	
		100.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$1,028.06

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,028.06
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	444	\$540,955
Number of policies issued during the year.....	128	154,710
Total	572	\$695,665
Deduct number of policies expired and ceased to be in force during the year.....	77	87,975
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	495	607,690
Number loss claims presented during the year.....	8	250.35
Number losses paid in full as adjusted.....	8	250.35

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Wabasha county.....	\$607,690
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Gillford township.....	\$111,700	West Albany township.....	\$84,115
Chester township.....	177,360	Hyde Park township.....	12,225
Mt. Pleasant township.....	149,010	Mazeppa township.....	.....
Lake township.....	69,455	Total	\$607,690
Pipen township.....	3,825		

GLENDORADO FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF GLENDORADO, BENTON COUNTY.

For the Year Ending December 31, 1899.

Organized 3rd day of April, 1899. Commenced business 30th day of August, 1899.

COMPLETE LIST OF OFFICERS.

S. KITTELSON, President.	A. ABRAHAMSON, Vice President.	LOUIS ROCHEFORD, Secretary.	L. J. MADSON, Treasurer.
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COMPLETE LIST OF DIRECTORS.

Louis Rocheford,	A. Abrahamson,	Nils Johnson,	S. Wager,	M. Anderson,
L. G. Madson,	S. Kittelson,	L. Plumondore,	M. Ford.	

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Gives names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Three.

How many townships are you authorized to transact business in? Twenty-two.

In how many of these are you actually operating? Four.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Cash received as first payments of policies issued during the year	\$134.87
Total amount of cash received during the year.....	\$134.87
Total cash, including balance on hand from previous year...	\$134.87

DISBURSEMENTS DURING YEAR 1899.

Paid commissions to agents.....	\$33.00
Paid salaries of officers: Secretary.....	7.15
Postage	.20
Paid for printing, \$39.75; office supplies, \$10.95.....	50.70
Paid attorney's fees, \$7; insurance department fees, \$4.10.....	11.10
All other disbursements, viz.: For cartage.....	10
Total amount of disbursements during the year.....	102.25
Balance cash on hand at end of year.....	\$32.62
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	32.62

LIABILITIES DEC. 31, 1899.

Amount unpaid for agents' commissions, adjusting losses or for collecting	\$4.50
All other liabilities, viz.: Secretary's fees.....	1.75
Total liabilities December 31, 1899.....	6.25
Surplus or excess of assets over liabilities.....	\$26.37

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies issued during the year.....	25	\$16,974
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	25	16,974

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Benton county.....	\$6,174
Sherburne county	600
Mille Lacs county	10,200
Total	\$16,974

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Glendorado township.....	\$39.50	Greenbush township.....	\$79.00
Maywood township.....	11.37		
Santiago township.....	5.00	Total	\$134.87

Note.—This is wrong. The company reports the amount of premiums in each township instead of the amount of insurance in force as required.

GORDON SKANDINAVIAN MUTUAL FIRE INSURANCE COMPANY

OF OSAKIS, DOUGLAS COUNTY.

For the Year Ending December 31, 1899.

Organized 15th day of June, 1889. Commenced business 7th day of January, 1890.

COMPLETE LIST OF OFFICERS.

THORSTEN NIELSON, President.

MIKKAL OLSON, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Thorsten Nielson,

Mikkal Olson,

John Dordal,

John H. Foss,

Petter Anderson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twenty-seven.

In how many of these are you actually operating? Eighteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,001.62
Cash received as first payments of policies issued during the year	\$179.89	
Interest on notes.....	48.98	
Cash received from all other sources, viz.: Contingent and membership fees	200.94	
Total amount of cash received during the year.....		429.81
Total cash, including balance on hand from previous year....		\$1,431.43

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$33.33	
Paid directors	57.07	
Paid salaries of officers: President, \$8.75; treasurer, \$45.....	53.75	
Postage	2.50	
Paid for printing, \$11.50; office supplies, \$1.70.....	13.20	
Insurance department fees.....	2.05	
All other disbursements, viz.: Inspecting fire places, \$25.25; town clerk's fee, 10 cents.....	25.35	
Total amount of disbursements during the year.....		187.25
Balance cash on hand at end of year.....		\$1,244.18

ASSETS OTHER THAN CASH DEC. 31, 1899.

Contingent fees unpaid.....	13.82
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$1,258.00

LIABILITIES DEC. 31, 1899.

Allowed claims for inspection.....	\$14.25	
Total liabilities December 31, 1899.....		14.25
Surplus or excess of assets over liabilities.....		\$1,243.75

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	226	\$207,874
Number of policies issued during the year.....	87	66,685
Total	313	\$274,559
Deduct number of policies expired and ceased to be in force during the year.....	16	14,207
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	297	260,352
Number loss claims presented during the year.....	1	33.33
Number losses paid in full as adjusted.....	1	33.33

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Todd county	\$237,758
Douglas county	22,595
Total	\$260,352

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Gordon township.....	\$81,983	Iona township.....	\$1,455
Osakis township.....	22,595	Wykeham township.....	2,590
Orange township.....	.....	Eagle Valley township.....	1,700
West Union township.....	45,400	Germania township.....	1,250
Kandota township.....	14,920	Bertha township.....	250
Birch Dale township.....	1,553	Stowe Prairie township.....	300
Gray Eagle township.....	.....	Bartlett township.....	8,000
Burnhamville township.....	7,920	Burleene township.....	.....
Round Prairie township.....	4,460	Staples township.....	.....
Little Sauk township.....	44,814	Ward township.....	.....
Leslie township.....	1,150	Moran township.....	.....
Raynolds township.....	16,160	Villard township.....	.....
Long Prairie township.....	.....		
Bruce township.....	3,850		
Hartfort township.....	.....	Total	\$260,352

GRAHAM MUTUAL FIRE INSURANCE COMPANY OF RICE, BENTON COUNTY.

For the Year Ending December 31, 1899.

Organized 1st day of September, 1894. Commenced business 1st day of September, 1894.

COMPLETE LIST OF OFFICERS.

JOSEPH POPP, President. JOSEPH FISCHER, Vice President. SCOTT THOMAS, Secretary.
JOHN STELLMACH, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. M. Thoen, John Lehman, John Wilson, J. W. Lisle, John Hodorff.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Not any.

Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Not any.
 How many counties did you transact business in during year? Two.
 How many townships are you authorized to transact business in? Fifteen.
 In how many of these are you actually operating? Fourteen.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$371.48
Cash received as first payments of policies issued during the year	\$182.00	
Cash received from premiums.....	433.26	
Total amount of cash received during the year.....		615.26
Total cash, including balance on hand from previous year...		\$986.74

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$189.80	
Paid commissions to agents, \$90.00; paid agents for adjusting losses, \$3.00.....	93.00	
Paid directors	22.50	
Paid salaries of officers: Secretary, \$24.50; treasurer, \$13.00...	37.50	
Postage	17.06	
Paid for printing, \$14.65; office supplies, \$3.79.....	18.44	
Insurance department fees.....	2.00	
All other disbursements, viz.: Examining treasurer's books, \$7.50	7.50	
Total amount of disbursements during the year.....		387.80
Balance cash on hand at end of year.....		\$598.94

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities..... 598.94

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	301	\$281,059.00
Number of policies issued during the year.....	99	138,279.00
Total	400	\$419,338.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	400	419,338.00
Number loss claims presented during the year.....	4	189.80
Number losses paid in full as adjusted.....	4	189.80

SCHEDULE A.

List of counties in state in which company transacted business during the year, with amount of insurance in force in each county at end of year:	
Benton county	\$336,858
Morrison county	82,480
Total	\$419,338

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Graham township.....	\$39,362	St. George township.....	\$59,302
Langola township.....	34,842	Minden township.....	23,737
Alberta township.....	49,059	Glendorado township.....	8,250
Granite Ledge township.....	3,970	Bellevue township.....	23,294
Gilmanton township.....	33,423	Buckman township.....	55,479
Maywood township.....		Morrill township.....	8,707
Mayhew Lake township.....	63,137		
Watab township.....	7,050		
Sauk Rapids township.....	12,726	Total	\$419,338

HALLOCK FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF HALLOCK, KITTSOON COUNTY.

For the Year Ending December 31, 1899.

Organized 15th day of January, 1886. Commenced business 1st day of March, 1886.

COMPLETE LIST OF OFFICERS.

ANDREW ANDERSON, President. J. A. SWENSON, Secretary. H. B. CAMERON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Nils S. Lindgren, Andrew Anderson, Ambrose Clow, John McKenzie,
John Lokken, C. O. Molin, Thomas Dunbar,
J. A. Swenson, James Ford.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$201.30, secretary, treasurer and directors.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty.

In how many of these are you actually operating? Nineteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$551.67
Cash received as first payments of policies issued during the year	\$221.00	
Cash received from assessments during the year.....	546.50	
Cash received from assessments of previous years.....	13.34	
Total amount of cash received during the year.....		780.84
Total cash, including balance on hand from previous year...		\$1,332.51

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$218.00	
Paid directors	83.00	
Paid salaries of officers: Secretary, \$12.50; treasurer, \$16.00....	58.50	
Postage	1.70	
Paid for printing, \$2.50; advertising, \$16.00; office supplies, \$20.80	39.30	
Insurance department fees, \$2.00; livery hire, \$3.00.....	5.00	
Total amount of disbursements during the year.....		405.50
Balance cash on hand at end of year.....		\$927.01

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Balance unpaid assessment of 1898.....	\$3.88	
Balance unpaid assessment of 1899.....	109.25	113.13
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,040.14

LIABILITIES DECEMBER 31, 1899.

Miscellaneous bills.....	\$210.30	
Surplus or excess of assets over liabilities.....		\$838.84

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	178	\$226,180.00
Number of policies issued during the year.....	68	73,365.00
Total	246	\$299,545.00
Deduct number of policies expired and ceased to be in force during the year.....	10	20,135.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	236	279,410.00
Number loss claims presented during the year.....	2	218.00
Number losses paid in full as adjusted.....	2	218.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Kittson county	\$279,410
Total	\$279,410

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hallock township.....	\$22,965	162-50 township.....	\$1,900
Thompson township.....	23,210	Hampden township.....	26,800
Hazleton township.....	4,310	Granville township.....	11,300
Red River township.....	35,450	Poppleton township.....	4,100
Skane township.....	14,575	Richardsville township.....	6,400
Tegner township.....	13,040	Clow township.....	12,700
Jupiter township.....	6,235	St. Vincent township.....	37,150
Spring Brook township.....	600	161-46 township.....	1,500
Davis township.....	7,650		
Svea township.....	15,560	Total	\$279,410
Teren township.....	33,965		

HALSTAD FARMERS' ALLIANCE MUTUAL TOWN INSURANCE COMPANY

OF HALSTAD, COUNTY OF NORMAN.

For the Year Ending December 31, 1899.

Organized 22d day of March, 1890. Commenced business 1st day of May, 1900.

COMPLETE LIST OF OFFICERS.

G. O. GILBERTSON, President. A. O. SERUM, Secretary. O. B. HOLM, Treasurer.

COMPLETE LIST OF DIRECTORS.

A. O. Serum, O. O. Dukleth, P. O. Ingberg, John O. Gaare,
Gust Sontag, A. C. Tvedt, H. P. Olson,
O. B. Holm, G. O. Gilbertson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Seven.
 In how many of these are you actually operating? In all.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,042.39
Cash received as first payments of policies issued during the year	\$606.96	
Cash received from all other sources, viz.: Interest.....	88.27	
Total amount of cash received during the year.....		695.23
Total cash, including balance on hand from previous year...		\$1,737.62

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$20.00	
Paid directors	41.00	
Paid salaries of officers: President, \$21.00; secretary, \$65.25; treasurer, \$44.67.....	130.92	
Postage	6.12	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		200.04
Balance cash on hand at end of year.....		\$1,537.58

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Notes held first of year.....	\$44.60	
Notes cancelled and charged off as uncollectible.....	14.57	
Balance of old notes remaining on hand at end of year.....		30.03
Notes unpaid which were acquired during the year.....		168.38
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,735.99

LIABILITIES DECEMBER 31, 1899, NONE.*

Surplus or excess of assets over liabilities.....	1,735.99
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	389	\$374,100.01
Number of policies issued during the year.....	103	103,093.00
Total	492	477,193.01
Deduct number of policies expired and ceased to be in force during the year.....	46	35,583.01
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	446	441,610.00
Number loss claims presented during the year.....	1	?
Unadjusted losses at end of year.....	1	?
Total of all losses unpaid, disputed and resisted.....	1	?

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Norman county	\$441.610
Total	\$441.610

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Halstad township.....	\$92,145	Anthony township.....	\$34,361
Hendrum township.....	134,090	Shelley township.....	118,389
Lee township.....	32,128		
Mary township.....	18,872	Total	\$441,610
Hegne county.....	11,625		

*There is an error here; policy exhibit shows liabilities in unpaid losses.

HAMPTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF HAMPTON, COUNTY OF DAKOTA.

For the Year Ending December 31, 1899.

Organized 8th day of April, 1899. Commenced business 18th day of May, 1899.

COMPLETE LIST OF OFFICERS.

JOHN WERTZLER, President. JNO. J. GIEFER, Secretary. PHILIPP DOFFING, Treasurer.

COMPLETE LIST OF DIRECTORS.

Wm. Giefer, Mathias Siebenaler, Adam Schaefer, Nic Weber,
 John Mollitor, Mathias Kimmer, T. G. Kingston,
 Jno. J. Giefer, John Wertzler.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, and officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Four.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		None.
Cash received as first payments of policies issued during the year	\$731.86	
Total amount of cash received during the year.....		\$731.86
Total cash, including balance on hand from previous year...		\$731.86

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$80.00	
Paid commissions to agents, \$184.50; paid agents for adjusting losses, \$1.00.....	185.50	
Paid salaries of officers: President, \$10.00; secretary, \$50.00....	60.00	
Paid for printing, \$27.60; office supplies, \$12.17.....	39.77	
Insurance department fees.....	4.00	
Total amount of disbursements during the year.....		369.27
Balance cash on hand at end of year.....		\$362.59

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	362.59
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	362.59
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies issued during the year.....	96	\$117,480.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	96	117,480.00
Number loss claims presented during the year.....	1	80.00
Number losses paid in full as adjusted.....	1	80.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Dakota county	\$117,480
Total	\$117,480

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hampton township.....	\$27,285	Marshan township.....	\$25,235
Vermillion township.....	38,420		
Douglas township.....	26,540	Total	\$117,480

FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF HARMONY, COUNTY OF FILLMORE.

For the Year Ending December 31, 1899.

Organized 2nd day of December, 1882. Commenced business 1st day of January, 1883.

COMPLETE LIST OF OFFICERS.

T. G. MOORE, President. R. W. DANIELS, Secretary. T. SANDERSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

B. F. Allison, John McCallum, J. H. Duxbury, S. F. Miner, Owen Hughes,
T. G. Moore, R. W. Daniels.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Three agents.

If so, state names, addresses, and salaries of same. A. McKay, Harmony, \$8.25; E. Nupson, Harmony, \$3; E. Burnham, Bristol, 25 cents.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Six.

In how many of these are you actually operating? Six.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$335.57
Cash received as first payments of policies issued during the year	\$516.41	
Cash received from assessments during the year.....	1,050.95	
Cash received from assessments of previous years.....	6.75	
Total amount of cash received during the year.....		1,583.11
Total cash, including balance on hand from previous year....		\$1,918.68

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,201.50
Paid commissions to agents, \$11.50; paid agents for adjusting losses, \$36.75	48.25
Paid directors	189.71
Paid salaries of officers: President, \$15.70; secretary, \$123.50; treasurer, \$21.06	160.86
Postage	19.00
Paid for printing	19.75
Paid attorney's fees, \$10; insurance department fees, \$2.....	12.00
All other disbursements, viz.: Moving safe, \$1.25; interest on money advanced, \$16.13.....	17.38
Total amount of disbursements during the year.....	1,668.45
Balance cash on hand at end of year.....	\$250.23

ASSETS OTHER THAN CASH DEC. 31, 1899.

Due on assessments.....	76.24
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$326.47

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	\$26.47
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	691	\$1,027,595
Number of policies issued during the year.....	194	310,525
Total	885	1,338,120
Deduct number of policies expired and ceased to be in force during the year.....	156	207,845
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	729	1,130,275
Number loss claims presented during the year.....	16	1,201.50
Number losses paid in full as adjusted.....	16	1,201.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Fillmore county.....	\$1,130,275
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Harmony township.....	\$200,505	Carimona township.....	\$177,100
Canton township.....	192,965	Bristol township.....	211,565
Amherst township.....	150,190		
Preston township.....	197,950	Total	\$1,130,275

HARTFORD MUTUAL FIRE INSURANCE COMPANY

OF HARTFORD, COUNTY OF TODD.

For the Year Ending December 31, 1899.

Organized 2nd day of June, 1888. Commenced business 2nd day of June, 1888.

COMPLETE LIST OF OFFICERS.

JOHN H. ALFS, President. FRED KAMPHENKEL, Secretary. HENRY FROELICH, Treasurer.

COMPLETE LIST OF DIRECTORS.

John H. Alfs, Fred Kamphenkel, Henry Froelich, Fred Kircher, E. B. Rice, Chas. O. Marten, A. Kleinsteinber, Edward F. Host, Ludwig Fortman.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty-eight.

In how many of these are you actually operating? Twenty-three.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? June 3, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$508.86
Cash received as first payments of policies issued during the year	\$38.00	
Cash received from assessments during the year	812.22	
Cash received from all other sources, viz.: Annual dues, \$417.06; back dues, \$52.77	469.83	
Total amount of cash received during the year	1,320.05	
Total cash, including balance on hand from previous year	\$1,828.91	

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$976.00	
Paid agents for adjusting losses	13.50	
Paid fees of officers: President, \$29.60; secretary, \$33.85; treasurer, \$24.18	87.63	
Postage	3.60	
Paid for printing	31.20	
Insurance department fees	2.00	
All other disbursements, viz.: For back dues	2.91	
Total amount of disbursements during the year	1,116.84	
Balance cash on hand at end of year	\$712.07	

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899	712.07
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	\$712.07
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	368	\$384,951
Number of policies issued during the year.....	83	77,144
Total	451	\$462,095
Deduct number of policies expired and ceased to be in force during the year.....	34	18,447
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	417	443,648
Number loss claims presented during the year.....	5	.....
Number losses paid in full as adjusted.....	4	976
Losses resisted in full by company: One, because the house was vacant	1	.....
Total losses unpaid, disputed and resisted.....	1	.....

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:
Todd county \$443,648

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hartford township.....	\$89,016	Gordon township.....	\$1,126
Long Prairie township.....	107,806	Leslie township.....	5,975
Round Prairie township.....	61,433	Burleene township.....	.....
Birch Dale township.....	7,040	Wykeham township.....	6,415
Ward township.....	36,467	Bertha township.....	27,043
Moran township.....	3,665	Stowe Prairie township.....	5,823
Staples township.....	.....	Villard township.....	2,520
Bartlett township.....	2,885	Turtle Creek township.....	7,040
Germania township.....	4,876	Bruce township.....	4,061
Eagle Valley township.....	15,388	Burhamville township.....	2,011
Iona township.....	28,389	Grey Eagle township.....	2,405
Reynold township.....	9,809	Fawn Lake township.....	.....
Little Sauk township.....	3,455	East Hartford township.....	.....
Kendota township.....	.....		
West Union township.....	9,000	Total	\$443,648

HASSAN GERMAN MUTUAL FIRE INSURANCE COMPANY

OF OSSEO, COUNTY OF HENNEPIN.

For the Year Ending December 31, 1899.

Organized the 7th day of June, 1879. Commenced business the 7th day of July, 1879.

COMPLETE LIST OF OFFICERS.

C. H. SCHUTTE, President. GEORGE SCHERBER, Vice President. G. C. KOEHLER, Secretary. PETER WEINAND, Treasurer. CHRIST. BECHTLE, Manager.

COMPLETE LIST OF DIRECTORS.

C. H. Schutte, George Scherber, G. C. Koehler, Peter Weinard,
Christ. Bechtle.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes.

If so, state names, addresses and salaries of same. H. Bredenberg, Osseo, \$8.50;

A. Hohenstein, Hanover, \$7.28; Nick Roehl, Parker, \$6.95; John Kauth, Loretto, \$8.11; Herne Krueger, Burshville, \$7.37; F. J. Russell, Rogers, \$7.08; Chas. Hartkopf, Osseo, \$7.09; C. Schroeder, Delano, \$9.64; Christ. Hohl, Buffalo, \$5.58; Carl Hahnke, Montrose, \$6.16; Christ. Bechtle, Ludemann, \$10.05.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Nineteen.

In how many of these are you actually operating? Nineteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$177.72
Cash received as first payments of policies issued during the year	\$750.18	
Cash received from assessments during the year.....	1,572.81	
Total amount of cash received during the year.....		2,322.99
Total cash, including balance on hand from previous year...		\$2,500.71

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,290.31	
Return premiums on withdrawals.....	1.92	
Paid commissions to agents, \$83.81; paid for adjusting losses, \$3.00; vice president, \$4.50.....	91.31	
Paid agents' expenses, \$2.25; paid directors, \$1.50.....	3.75	
Paid salaries of officers: President, \$52.60; secretary, \$105.67; treasurer, \$39.33.....	197.60	
Rent, \$1.00; postage, \$10.30.....	11.30	
Paid for printing, \$14.00; office supplies, \$1.51.....	15.51	
Insurance department fees.....	2.00	
All other disbursements, viz.: Paid borrowed money, \$735.00; interest, \$35.73.....	770.73	
Total amount of disbursements during the year.....		2,384.43
Balance cash on hand at end of year.....		116.28

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	116.28
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	116.28
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year....	1,105	\$1,572,170.00
Number of policies issued during the year.....	301	418,556.00
Total	1,406	\$1,990,726.00
Deduct number of policies expired and ceased to be in force during the year.....	235	319,372.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	1,171	1,671,354.00
Number loss claims presented during the year.....	13	1,290.31
Number losses paid in full as adjusted.....	13	1,290.31

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Hennepin county	\$1,093,718
Wright county	577,636
Total	\$1,671,354

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Maple Grove township.....	\$209,686	Orono township.....	\$14,274
Corcoran township.....	148,719	Independence township.....	39,318
Greenwood township.....	152,860	Franklin township.....	126,617
Hassan township.....	78,848	Rockford township.....	92,111
Dayton township.....	53,886	Buffalo township.....	64,433
Champlin township.....	7,020	Frankfort township.....	255,732
Brooklyn township.....	85,513	Monticello township.....	8,721
Crystal Lake township.....	42,792	Otsego township.....	30,022
Golden Valley township.....	7,296		
Plymouth township.....	115,471	Total	\$1,671,354
Medina township.....	138,035		

HAWK CREEK MUTUAL FIRE INSURANCE COMPANY

OF HAWK CREEK, COUNTY OF RENVILLE.

For the Year Ending December 31, 1899.

Organized 25th day of May, 1881. Commenced business 29th day of June, 1881.

COMPLETE LIST OF OFFICERS.

E. H. ANDERSEN, President. I. C. BARNAAL, Secretary. H. O. AGRE, Treasurer.

COMPLETE LIST OF DIRECTORS.

E. H. Andersen, I. C. Barnaal, H. O. Agre, Carl Anderson, J. I. Johnson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in? Six.

In how many of these are you actually operating? Six.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$241.96
Cash received as first payments of policies issued during the year	\$308.00	
Cash received from all other sources.....	19.05	
Total amount of cash received during the year.....		327.05
Total cash, including balance on hand from previous year...		\$569.01

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$325.83	
Paid directors	221.76	
All other disbursements, viz.: Miscellaneous items.....	7.15	
Total amount of disbursements during the year.....		554.74
Balance cash on hand at end of year.....		\$14.27

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	14.27
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	14.27
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	480	\$1,032,889.00
Number of policies issued during the year.....	137	318,805.00
Total	617	\$1,351,694.00
Deduct number of policies expired and ceased to be in force during the year.....	100	236,945.00
Number of policies and amount in force at end of year, viz.: De- cember 31, 1899.....	517	1,114,749.00
Number loss claims presented during the year.....	15	325.83
Number losses paid in full as adjusted.....	15	325.83

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Renville county.....	\$938,081	Redwood county.....	\$100,336
Yellow Medicine county.....	76,332	Total	\$1,114,749

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hawk Creek township.....	\$188,925	Sioux Agency township.....	\$76,332
Sacred Heart township.....	363,858	Swedes Forest township....	100,336
Ericson township.....	151,108	Total	\$1,114,749
Wang township.....	234,190		

HAY CREEK TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF HAY CREEK, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 10th day of February, 1879. Commenced business 10th day of February, 1879.

COMPLETE LIST OF DIRECTORS.

WM. HAYMAN, JR., President. F. A. SCHERF, Secretary. HENRY STEHR, JR., Treasurer.

COMPLETE LIST OF OFFICERS.

Wm. Hayman, Jr., F. A. Scherf, Henry Stehr, Jr., J. H. Nibbe, A. H. Dicke, Anton Schafer, F. J. Schloer.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Nine.

In how many of these are you actually operating? Nine.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31, of previous year		\$1,986.89
Cash received as first payments of policies issued during the year	\$1,497.03	
Interest on money in bank.....	18.12	
Total amount of cash received during the year.....		1,515.15
Total cash, including balance on hand from previous year....		\$3,502.04

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,484.44	
Paid commissions to agents, \$288; paid agents for adjusting losses, \$38.20	326.20	
Paid directors	16.50	
Paid salaries of officers: President, \$6; secretary, \$150; treasurer, \$24.10	180.10	
Postage	9.00	
Paid for printing, \$30.25; office supplies, \$11.....	41.25	
Insurance department fees.....	2.00	
Justice's fees, \$1; filing treasurer's bond, 75 cents.....	1.75	
All other disbursements, viz.: I. R. stamps, \$2; taxes, \$24.42; road work, \$5.28.....	31.70	
Total amount of disbursements during the year.....		2,092.94
Balance cash on hand at end of year.....		\$1,409.10

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	1,409.10
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,409.10
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	878	\$1,293,698
Number of policies issued during the year.....	291	422,580
Total.....	1,169	\$1,716,278
Deduct number of policies expired and ceased to be in force dur- ing the year.....	200	315,093
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	969	1,401,183
Number loss claims presented during the year.....	12	1,484.44
Number losses paid in full as adjusted.....	12	1,484.44

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Goodhue county	\$1,401,183
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with
amount of business in force in each township at end of year:

Hay Creek township.....	\$257,333	Belle Creek township.....	\$45,790
Wacouta township.....	13,040	Featherstone township.....	207,585
Florence township.....	115,393	Burnside township.....	58,075
Belvidere township.....	276,152		
Zumbrota township.....	131,465	Total	\$1,401,183
Goodhue township.....	296,350		

HOLDEN & WARSAW MUTUAL TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF HOLDEN, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 13th day of November, 1875. Commenced business 22nd day of February,
1876.

COMPLETE LIST OF OFFICERS.

J. J. HELLE, President. H. G. BAKKEN, Vice President. G. K. NORSVING, Secretary
and Treasurer.

COMPLETE LIST OF DIRECTORS.

John J. Helle, G. K. Norsving, M. S. Gjellum, O. M. Voxland, O. J. Hamre,
H. G. Bakken, H. E. Kasa.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the
above? None.

Give names, position, and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.
 How many counties did you transact business in during year? One.
 How many townships are you authorized to transact business in? Two.
 In how many of these are you actually operating? Two.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? None.
 Have your by-laws been amended during year, and if so, when? None.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$178.88
Cash received as first payments of policies issued during the year	\$169.17	
Cash received from all other sources	5.25	
Total amount of cash received during the year		174.42
Total cash, including balance on hand from previous year		\$353.30

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$26.38	
Paid commissions to agents, \$14.60; paid agents for adjusting losses, \$2.25	16.85	
Paid directors	3.25	
Paid salaries of officers: President, \$1; secretary, \$10.12; treasurer, \$10	21.12	
Paid for printing	.60	
Insurance department fees	2.00	
All other disbursements, viz.: Use of town hall, \$1; taxes, \$2.17; revenue stamp, 50 cents	3.67	
Total amount of disbursements during the year		73.87
Balance cash on hand at end of year		\$279.43

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899	279.43
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	279.43
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	208	\$318,410
Number of policies issued during the year	30	59,790
Total	238	\$378,200
Deduct number of policies expired and ceased to be in force during the year	30	52,400
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	208	325,800
Number loss claims presented during the year	1	26.38
Number losses paid in full as adjusted	1	26.38

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county	\$325,800
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Holden township	\$179,945
Warsaw township	145,855
Total	\$325,800

HOLDEN AND WHEELING MUTUAL FIRE INSURANCE COMPANY

OF NERSTRAND, COUNTY OF RICE.

For the Year Ending December 31, 1899.

Organized 13th day of May, 1876.

Commenced business 8th day of June, 1870.

COMPLETE LIST OF OFFICERS.

MARTIN KISPERT, President. S. A. WOLF, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Martin Kispert, S. A. Wolf, H. A. Eckert, C. W. Hildebrandt,
C. Eigenbrodt.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Seven.

In how many of these are you actually operating? Five.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balanced cash on hand and in bank December 31 of previous year		\$601.57
Cash received as first payments of policies issued during the year	\$66.90	
Cash received from all other sources, viz.: Interest.....	20.49	
Total amount of cash received during the year.....		87.39
Total cash, including balance on hand from previous year...		\$688.96

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$8.00
Paid agents' expenses, \$7.25; paid directors, \$7.50.....	14.75
Paid salaries of officers: Secretary.....	9.63
Paid for printing.....	1.85
Insurance department fees.....	2.00
All other disbursements, viz.: P. P. tax, \$6.64; use of hall for annual meeting, 85c.....	7.49
Total amount of disbursements during the year.....	43.72
Balance cash on hand at end of year.....	\$645.24

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	645.24
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	645.24
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	62	\$118,036.00
Number of policies issued during the year.....	11	18,397.00
Total	73	\$136,433.00
Deduct number of policies expired and ceased to be in force during the year.....	9	12,695.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	64	123,738.00
Number loss claims presented during the year.....	1	8.00
Number losses paid in full as adjusted.....	1	8.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:	
Goodhue county.....	\$48,318
Rice county.....	75,420
Total	\$123,738

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Holden township.....	\$47,528	Kenyon township.....	\$790
Wheeling township.....	41,645		
Richland township.....	27,925	Total	\$123,738
Northfield township.....	5,850		

HOPE TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF TYLER, COUNTY OF LINCOLN.

For the Year Ending December 31, 1899.

Organized 1st day of November, 1890. Commenced business 1st day of November, 1890.

COMPLETE LIST OF OFFICERS.

HANS LAURITSEN, President. CHR. HANSEN, Secretary. L. THERKILDSEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

Hans Lauritsen, Chr. Hansen, L. Therkildsen, N. Wagensen,
Chr. Bollesen, J. C. Fredericksen, Jens H. Krog,
Jorgen Wind, Anton Hansen.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes. Two auditors.

If so, state names, addresses and salaries of same. D. Korting, Tyler; John Johnson, Tyler. Salary of each, \$4.00.

Give names, position and salaries of office clerks. No clerks.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Four.

How many townships are you authorized to transact business in? Seventeen.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Yes. Nov. 4, 1899.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? Enclosed herewith.
 Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,626.94
Cash received from assessments during the year.....	\$1,741.20	
Cash received from all other sources, viz.: Fines.....	3.00	
Total amount of cash received during the year.....		1,744.20
Total cash, including balance on hand from previous year...		\$3,371.14

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$13.75	
Paid losses incurred during the year.....	1,852.31	
Paid directors.....	5.85	
Paid salaries of officers: President, \$8.00; secretary, \$208.90; treasurer, \$2.90.....	220.40	
Postage	36.66	
Paid for printing, \$11.70; office supplies, \$6.90.....	18.60	
Insurance department fees.....	2.00	
All other disbursements, viz.: Auditors' fees, \$8.00; acknowledgment of report, 40c.....	8.40	
Total amount of disbursements during the year.....		2,157.97
Balance cash on hand at end of year.....		\$1,213.17

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Office safe, \$34.00; office furniture, \$16.00.....	\$50.00	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,263.17

LIABILITIES DECEMBER 31, 1899.

Rent	2.00	
Total liabilities December 31, 1899.....		2.00
Surplus or excess of assets over liabilities.....		\$1,261.17

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	866	\$1,300,109
Number of policies issued during the year.....	445	766,729
Total	1,321	\$2,066,838
Deduct number of policies expired and ceased to be in force during the year.....	344	472,917
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	977	1,593,921
Number loss claims presented during the year.....	20	
Number losses paid in full as adjusted.....	17	
Losses settled or compromised for less than amount of adjustment	1	
Losses resisted in full by company.....	2	
Total of all losses unpaid, disputed and resisted.....	2	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:			
Lincoln county.....	\$1,166,388	Pipestone county.....	\$78,757
Lyon county.....	318,516		
Murray county.....	30,260	Total	\$1,593,921

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hope township.....	\$241,275	Ash Lake township.....	\$77,425
Shelburne township.....	100,490	Diamond Lake township....	137,035
Rock Lake township.....	4,650	Marshfield township.....	186,222
Elsborough township.....	30,260	Lake Stag township.....	60,140
Aetna township.....	67,287	Island Lake township.....	50,806
Fountain Prairie township,	11,470	Coon Creek township.....	143,060
Lake Benton township.....	106,905	Lyons township.....	20,010
Verdi township.....	155,203		
Drammen township.....	122,841	Total	\$1,503,521
Shaokatan township.....	79,340		

IOSCO FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF IOSCO, COUNTY OF WASECA.

For the Year Ending December 31, 1899.

Organized 20th day of May, 1891. Commenced business 11th day of July, 1891.

COMPLETE LIST OF OFFICERS.

HERMAN SEEWALD, President. JULIUS ULRICH, Vice President.
AUGUST MINSKE, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Herman Weckwerth, Bernhardt Bonnin, H. F. Lewer, H. J. Werdin,
M. H. Weckwerth, William A. Wolter.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Four.

How many townships are you authorized to transact business in? Eighteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Three mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$28.94
Cash received as first payments of policies issued during the year	\$534.14	
Cash received from assessments during the year.....	3,157.46	
Cash received from assessments of previous years.....	16.07	
Cash received from all other sources, viz.: Money borrowed.....	1,000.00	
Total amount of cash received during the year.....		4,707.67
Total cash, including balance on hand from previous year..		\$4,736.61

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$2,536.00	
Paid directors	186.00	
Paid salaries of officers: President, \$17.85; secretary, \$100; treasurer, \$80.64	198.49	
Postage	19.00	
Paid for printing, \$8; office supplies, \$18.05.....	26.05	
Insurance department fees.....	2.00	
All other disbursements, viz.: Miscellaneous, \$28.67; borrowed money paid, \$1,000; interest paid, \$37.50.....	1,066.17	
Total amount of disbursements during the year.....		4,033.71
Balance cash on hand at end of year.....		\$702.90

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	702.90
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	702.90
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	634	\$1,024,428
Number of policies issued during the year.....	119	224,667
Total	753	\$1,249,095
Deduct number of policies expired and ceased to be in force during the year.....	112	193,135
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	641	1,055,960
Number loss claims presented during the year.....	21	2,536
Number losses paid in full as adjusted.....	21	2,536

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Waseca county.....	\$899,895	Rice county.....	\$90,523
Blue Earth county.....	23,111		
Le Sueur county.....	42,426	Total	\$1,055,960

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Iosco township.....	\$155,670	Byron township.....	\$10,495
Blooming Grove township..	25,128	New Richland township....	4,682
Janesville township.....	158,238	Jamestown township.....	
Alton township.....	83,497	Le Roy township.....	4,651
St. Mary township.....	136,181	McPherson township.....	18,460
Woodville township.....	135,082	Elysian township.....	20,755
Otisco township.....	10,767	Waterville township.....	21,671
Wilton township.....	119,642	Morristown township.....	90,523
Freedom township.....	57,118		
Vivian township.....	3,395	Total	\$1,055,960

JACKSON COUNTY FARMERS' MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY

OF JACKSON, COUNTY OF JACKSON.

For the Year Ending December 31, 1899.

Organized 7th day of February, 1893. Commenced business 14th day of February, 1893.

COMPLETE LIST OF OFFICERS.

CHAS. TICHACEK, President. JOHN H. VODA, Secretary. LARS TEIGEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

A. Wodraska, M. Hajny, A. Kaderabek, F. Motl, F. Skalicky,
A. Lazma.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Have any loss claims been made by, or paid to, and officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twenty-four.

In how many of these are you actually operating? Ten.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during the year? Three-quarters of a mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$20.37
Cash received as first payments of policies issued during the year	\$160.78	
Cash received from assessments during the year.....	90.24	
Cash received from assessments of previous years.....	34.31	
Cash received from all other sources, viz.: Borrowed money....	55.00	
Total amount of cash received during the year.....		340.33
Total cash, including balance on hand from previous year...		\$360.70

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$81.00	
Paid losses incurred during the year.....	40.00	
Paid commissions to agents, \$51.00; paid agents for adjusting losses, \$2.00.....	53.00	
Paid directors	18.00	
Paid salaries of officers: President, \$6.13; secretary, \$32.70; treasurer, \$3.25.....	42.08	
Paid clerk hire, \$2.00; rent, \$2.00; postage, \$3.20.....	7.20	
Paid for printing, \$10.00; office supplies, 70c.....	10.70	
Insurance department fees.....	2.00	
For collecting.....	10.00	
All other disbursements, viz.: Loan paid, \$55.00; interest on same, \$5.50; revenue stamps, \$1.10; acknowledgment, 50c...	62.10	
Total amount of disbursements during the year.....		326.08
Balance cash on hand at end of year.....		\$34.62

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

All other assets, viz.: Assessments levied but not due.....	103.98
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	138.60

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities..... 138.60

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	191	\$223,104.00
Number of policies issued during the year.....	50	59,178.00
Total	241	\$282,282.00
Deduct number of policies expired and ceased to be in force during the year.....	32	33,728.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	209	258,112.00
Number loss claims presented during the year.....	2	40.00
Number losses paid in full as adjusted.....	2	40.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Jackson county.....	\$256,934
Martin county.....	\$1,178
Total	\$258,112

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Des Moines township.....	\$26,252	Kimball township.....	\$65,398
Wisconsin township.....	19,226	Christiania township.....	21,838
Petersburg township.....	16,156	W. Heron Lake township....	3,155
Middletown township.....	9,691	Alba township.....	1,430
Minneota township.....	6,075	Yoy township.....	1,178
Hunter township.....	21,446	Total	\$258,112
Belmont township.....	27,915		
Enterprise township.....	35,350		

KELSO FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF KELSO, COUNTY OF SIBLEY.

For the Year Ending December 31, 1899.

Organized 4th day of June, 1887. Commenced business 18th day of July, 1887.

COMPLETE LIST OF OFFICERS.

FRED SANDER, President. P. KROEHLER, Vice President. H. SEEMANN, Secretary.
CHAS. WOEHLE, Treasurer.

COMPLETE LIST OF DIRECTORS.

Fred Sander, P. Kroehler, H. Seemann, Chas. Woehler, Aug. Dietz,
Andrew Swanson, D. Kernkamp, Fred Joel,
H. Duehlmeier.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes, adjuster.

If so, state names, addresses and salaries of same. H. Seemann, secretary; adjusted all losses during the year. Compensation, \$3.00 per day. P. O., Rush River, Sibley county, Minn.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Sixteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,015.73
Cash received as first payments of policies issued during the year	\$1,388.48	
Cash received from all other sources.....	15.00	
Total amount of cash received during the year.....		1,403.48
Total cash, including balance on hand from previous year...		\$3,419.21

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$265.80	
Paid secretary for adjusting losses.....	40.00	
Paid directors.....	84.00	
Paid salaries of officers: President, \$48.50; secretary, \$146.30; treasurer, \$45.00.....	239.80	
Postage.....	9.54	
Paid for printing, \$21.00; advertising, \$5.00; office supplies, \$3.55.....	29.55	
Insurance department fees.....	2.00	
All other disbursements, viz.: Exchange for money orders....	.96	
Total amount of disbursements during the year.....		671.65
Balance cash on hand at end of year.....		\$2,747.56

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Safe, \$40.00; desk, \$27.00.....	\$67.00	67.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$2,814.56

LIABILITIES DECEMBER 31, 1899.

Accepted losses of this year remaining unpaid at end of year....	36.84	
Total liabilities December 31, 1899.....		36.84
Surplus or excess of assets over liabilities.....		\$2,777.72

POLICY EXHIBIT.

	FIRE	AMOUNT.
Number of policies in force December 31 of previous year.....	717	\$961,176.00
Number of policies issued during the year.....	197	236,178.00
Total	914	\$1,197,354.00
Deduct number of policies expired and ceased to be in force during the year.....	140	191,535.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	774	1,005,819.00
Number loss claims presented during the year.....	13	302.64
Number losses paid in full as adjusted.....	12	265.80
Undisputed losses adjusted but unpaid.....	1	36.84
Total of all losses unpaid, disputed and resisted.....	1	36.84

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Sibley county	\$1,005,819
Total	\$1,005,819

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Kelso township.....	\$154,892	Sibley township.....	\$158,180
Henderson township.....	99,076	Alfsborg township.....	90,090
Jessenland township.....	77,432	Transit township.....	8,536
Arlington township.....	224,408	Cornish township.....	2,475
Green Isle township.....	66,482	Bismark township.....	515
Washington Lake township,	1,822	Moltke township.....	700
Faxon township.....	2,605	Grafton township.....	.....
New Auburn township.....	64,693	Total	\$1,005,819
Dryden township.....	53,913		

KENYON MUTUAL FIRE INSURANCE COMPANY

OF KENYON, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 3rd day of July, 1875. Commenced business 31st day of August, 1875.

COMPLETE LIST OF OFFICERS.

CHRIST. HALVORSON, President. H. L. BRUSLETTEN, Vice President.
H. P. HULEBAK, Secretary. A. E. SANDEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

Christ. Halvorson, H. L. Brusletten, H. P. Hulebak, E. G. Gunhus, H. E. Gunhus,
S. S. Gledie, A. I. Anonby, P. O. Naseth, V. B. Semb.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Four.

In how many of these are you actually operating? Four.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,703.08
Cash received as first payments of policies issued during the year	\$213.59	
Cash received from all other sources, viz.: Interest.....	143.57	
Total amount of cash received during the year.....		357.16
Total cash, including balance on hand from previous year....		\$2,060.24

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$60.00	
Paid agents' expenses, \$37; paid directors, \$16.....	53.00	
Paid salaries of officers: President, \$3.80; secretary, \$19; treasurer, \$12	34.80	
Postage	1.10	
Office supplies	2.30	
Insurance department fees.....	2.00	
All other disbursements, viz.: Revenue stamps.....	.50	
Total amount of disbursements during the year.....		153.70
Balance cash on hand at end of year.....		\$1,906.54

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$1,571.57	
Balance of old notes remaining on hand at end of year.....	1,571.57	
Notes unpaid which were acquired during the year.....	117.05	1,688.62
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$3,595.16

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	3,595.16
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	135	\$170,641
Number of policies issued during the year.....	38	52,010
Total	173	\$222,651
Deduct number of policies expired and ceased to be in force during the year.....	19	20,850
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	154	201,801
Number loss claims presented during the year.....	2	60
Number losses paid in full as adjusted.....	2	60

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county	\$134,193
Dodge county	21,120
Rice county	46,488
Total	\$201,801

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Kenyon township.....	\$126,043	Richland township.....	\$46,488
Holden township.....	8,150		
Ellington township.....	21,120	Total	\$201,801

KERKHOVEN & HAYES MUTUAL FIRE & LIGHTNING INSURANCE COMPANY

OF MURDOCK, COUNTY OF SWIFT.

For the Year Ending December 31, 1899.

Organized 12th day of May, 1891. Commenced business 1st day of June, 1891.

COMPLETE LIST OF OFFICERS.

JOS. N. SCHAAF, President. LEONARD BERGSTROM, Secretary. JOHN LARSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

John J. Nelson, John E. Rost, Charles E. Brunzell, John Weber,
Ole C. Hanson, Charles Johnson, Jos. N. Schaaf, Leonard Bergstrom.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Our agents are paid 75 cents for each application.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Seven.

In how many of these are you actually operating? Seven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? June 5th, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$465.65
Cash received as first payments of policies issued during the year	\$178.19	
Cash received from all other sources, viz.: Membership fees....	88.00	
Total amount of cash received during the year.....		266.19
Total cash, including balance on hand from previous year....		\$731.84

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$135.00
Paid commissions to agents.....	66.00
Paid directors	24.00
Paid salaries of officers: President, \$10; secretary, \$32.....	42.00
Postage	2.44
Paid for printing, \$8.95; office supplies, 70 cents.....	9.65
Insurance department fees.....	2.00
All other disbursements, viz.: One safe for secretary.....	52.50
Total amount of disbursements during the year.....	333.59
Balance cash on hand at end of year.....	\$398.25

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	398.25
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	398.25
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	228	\$263,745
Number of policies issued during the year.....	88	98,975
Total	316	\$362,720
Deduct number of policies expired and ceased to be in force during the year.....	18	23,130
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	298	339,590
Number loss claims presented during the year.....	2	135
Number losses paid in full as adjusted.....	2	135

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Murdock county \$339,590

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Hayes township.....	\$109,790	Dublin township.....	\$25,755
Kerkhoven township.....	77,328	Torning township.....	39,805
Camp Lake township.....	11,300		
Kildare township.....	26,050	Total	\$339,590
Pillsbury township.....	49,562		

KING TOWN FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF McINTOSH, COUNTY OF POLK.

For the Year Ending December 31, 1899.

Organized 26th day of June, 1897. Commenced business 10th day of July, 1897.

COMPLETE LIST OF DIRECTORS.

JOHN E. OPPEGAARD, President. H. HELGESON, Vice President. JOHN D. KNUTESON, Secretary. KNUD F. UGGEN, Treasurer.

COMPLETE LIST OF OFFICERS.

Carl Christianson, Halvor Off, Knud F. Uggen, John E. Oppegaard,
K. N. Newton, B. O. Narveson, H. Helgeson,
John D. Knuteson, Tideman Wold.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? The directors do the adjusting of losses, also act as agents in soliciting insurance in their respective districts.

Give names, position and salaries of office clerks. The secretary acts as his own clerk.

Is there any part of salaries or compensation unpaid? No, not at all.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Only one.
 How many townships are you authorized to transact business in? Fifteen.
 In how many of these are you actually operating? Thirteen.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? They have not been amended.
 Have your by-laws been amended during year, and if so, when? No, they have not.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$284.86
Cash received as first payments of policies issued during the year	\$188.79	
Cash received from all other sources.....	20.09	
Total amount of cash received during the year.....		208.88
Total cash, including balance on hand from previous year...		\$493.74

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$124.24	
Paid commissions to agents, \$35.00; paid agents for adjusting losses, \$10.50.....	45.50	
Paid directors	22.50	
Paid salaries of officers: Secretary, \$14.00; treasurer, \$5.00....	19.00	
Postage	6.93	
Paid for printing, \$4.85; office supplies, \$4.95.....	9.80	
Insurance department fees.....	2.12	
All other disbursements, viz.: Auditors of accounts.....	3.00	
Total amount of disbursements during the year.....		233.09
Balance cash on hand at end of year.....		\$260.65

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Notes unpaid which were acquired during the year.....	\$24.58	24.58
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$285.23

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	285.23
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	194	\$143,290.00
By error in adding last year.....		2,625.00
Number of policies issued during the year.....	70	57,748.00
Total	264	\$203,663.00
Deduct number of policies expired and ceased to be in force during the year.....	2	1,760.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	262	201,903.00
Number loss claims presented during the year.....	3	124.24
Number losses paid in full as adjusted.....	3	124.24

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year: Polk county.....	\$201,903
Total	\$201,903

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

King township.....	\$36,185	Bransvold township.....	\$9,205
Chester township.....	2,218	Queen township.....	.....
Eden township.....	6,150	Columbia township.....	8,950
Hill River township.....	24,205	Rosebud township.....	6,510
Lessor township.....	20,395	Sletten township.....	27,495
Badger township.....	9,050	Winger township.....	2,675
Woodside township.....	2,810	Garden township.....	.....
Knute township.....	46,055		
		Total	\$201,903

LAC QUI PARLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF MADISON, COUNTY OF LAC QUI PARLE.

For the Year Ending December 31, 1899.

Organized 13th day of November, 1885. Commenced business 18th day of November, 1885.

COMPLETE LIST OF OFFICERS.

JOHN J. SCOBBA, President. PETER MARTINSON, Secretary. MARTIN A. STUNSRUD, Treasurer.

COMPLETE LIST OF DIRECTORS.

O. M. Larson, J. K. Axnes.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-two.

In how many of these are you actually operating? Twenty.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,542.80
Cash received as first payments of policies issued during the year	\$85.00	
Cash received from assessments during the year.....	632.56	
Cash received from assessments of previous years, delinquent..	109.43	
Cash received from all other sources, viz.: Interest on deposits.	78.40	
Total amount of cash received during the year.....		905.39
Total cash, including balance on hand from previous year..		\$2,448.19

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$148.51
Paid directors.....	8.50
Paid salaries of officers: President, \$40.60; secretary, \$182.44; treasurer, \$45.20.....	268.24
Postage	10.20
Paid for printing.....	19.90
Insurance department fees.....	2.00
All other disbursements, viz.: Appraisers.....	2.50
Total amount of disbursements during the year.....	459.85
Balance cash on hand at end of year.....	\$1,988.34

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	1,988.34
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,988.34
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	453	\$625,154.00
Number of policies issued during the year.....	124	158,065.00
Total	577	\$783,219.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	59	65,880.00
Number of policies and amount in force at end of year, viz.: De- cember 31, 1899.....	518	717,339.00
Number loss claims presented during the year.....	5	148.51
Number losses paid in full as adjusted.....	5	148.51

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Lac qui Parle county.....	\$717,339
Total	\$717,339

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Madison township.....	\$68,060	Baxter township.....	\$36,720
Arena township.....	41,815	Riverside township.....	33,245
Augusta township.....	8,810	Hamlin township.....	53,730
Walter township.....	600	Garfield township.....	25,270
Yellow Bank township.....	.....	Mehurin township.....	3,400
Agassiz township.....	5,650	Manford township.....	.....
Perry township.....	14,820	Freeland township.....	7,950
Lake Shore township.....	106,605	Providence township.....	45,643
Hantheo township.....	28,860	Maxwell township.....	44,400
Cirro Gordo township.....	42,691	Ten Mile Lake township.....	52,370
Lac qui Parle township.....	37,240		
Camp Release township.....	59,460	Total	\$717,339

LAKE CRYSTAL FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF LAKE CRYSTAL, COUNTY OF BLUE EARTH.

For the Year Ending December 31, 1899.

Organized 5th day of May, 1888. Commenced business 6th day of April, 1889.

COMPLETE LIST OF OFFICERS.

D. W. EVANS, President. JAMES THOMAS, Secretary. GEO. B. GILLMAN, Treasurer.

COMPLETE LIST OF DIRECTORS.

D. W. Evans, James Thomas, G. B. Gillman, David E. Bowen, John D. Evans,
Paul Kunkel, J. H. Greenwood, C. W. Graff, Jos. Peterson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? James Thomas, salary \$37.50, adjusting losses \$7; D. W. Evans, president, adjusting losses \$6.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Thirteen.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None. This company never had an assessment since its organization.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$469.19
Cash received as first payments of policies issued during the year	\$344.47	
Cash received from all other sources, viz.: Loan March 15, 1899.	240.00	
Total amount of cash received during the year.....		584.47
Total cash, including balance on hand from previous year....		\$1,053.66

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$893.00	
Return premiums on withdrawals.....	8.40	
Paid agents for adjusting losses.....	10.00	
Paid salaries of officers: Secretary.....	37.50	
Postage	4.50	
Office supplies	9.00	
Insurance department fees.....	2.00	
All other disbursements, viz.: Hall rent, \$1.50; paid on loan, \$70; interest, \$7.70	77.20	
Total amount of disbursements during the year.....		1,043.60
Balance cash on hand at end of year.....		\$10.06

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	10.06
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LIABILITIES DEC. 31, 1899.

Amount unpaid for adjusting losses.....	\$13.00	
Salaries of officers, superintendents, agents and clerks unpaid:		
Secretary's salary	37.50	
All other liabilities, viz.: Postage, \$4.90; interest on note, \$5; note, \$170, loan March 15, 1899.....	179.90	
Total liabilities December 31, 1899.....		229.50
Excess of liabilities over assets.....		219.44

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	419	\$628,934
Number of policies issued during the year.....	113	172,235
Total.....	532	\$801,169
Deduct number of policies expired and ceased to be in force during the year.....	42	74,562
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	490	726,607
Number loss claims presented during the year.....	9	943
Number losses paid in full as adjusted.....	8	893
Unadjusted losses at end of year.....	1	50
Legitimate losses in dispute and amount claimed by assured.....	1	50
Total of all losses unpaid, disputed and resisted.....	1	50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Blue Earth county..... \$726,607

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Lincoln township.....	\$67,531	Coresco township	\$4,800
Butternut Valley township..	117,785	Vernon Center township.....	13,325
Cambria township.....	43,256	Lyra township.....	13,625
Judson township.....	213,050	Beauford township.....	.....
South Bend township.....	39,652	Decoria township.....	.....
Garden City township.....	154,081	Mankato township.....	1,050
Rapidan township.....	58,453		
		Total	\$726,607

LAKE PARK & CUBA MUTUAL FIRE INSURANCE COMPANY

OF LAKE PARK, COUNTY OF BECKER.

For the Year Ending December 31, 1899.

Organized in 1881. Commenced business in 1881.

COMPLETE LIST OF OFFICERS.

L. W. PEDERSON, President. B. O. BERGERSON, Secretary. C. E. BJORGE,
Treasurer.

COMPLETE LIST OF DIRECTORS.

L. W. Pederson, B. O. Bergerson, C. E. Borge, Christen Olson, Ole Overson,
Jacob Fagerlie, A. A. Hauglum.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.
 If so, state name and address of claimant and amount paid. Christen Olson, Lake Park, Minn., amount \$60.
 How many counties did you transact business in during year? Four.
 How many townships are you authorized to transact business in? Fifty.
 In how many of these are you actually operating? Thirty.
 How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,120.47
Cash received as first payments of policies issued during the year	\$109.50	
Cash received from assessments during the year	1,729.30	
Cash received from assessments of previous years	159.35	
Total amount of cash received during the year		1,998.15
Total cash, including balance on hand from previous year		\$3,118.62

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$1,723.97	
Paid agents for adjusting losses	20.00	
Paid directors	46.46	
Paid salaries of officers: Secretary, \$73.25; treasurer, \$50.	123.25	
Postage	18.00	
To the state insurance commissioner	2.00	
All other disbursements, viz.: Exchange on checks	1.45	
Total amount of disbursements during the year		1,935.13
Balance cash on hand at end of year		\$1,183.49

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899	1,183.49
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	1,183.49
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	881	\$1,317,731
Number of policies issued during the year	219	220,000
Total	1,100	\$1,537,731
Deduct number of policies expired and ceased to be in force during the year	200	401,627
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	900	1,136,104
Number loss claims presented during the year	8	1,723.97
Number losses paid in full as adjusted	8	1,723.97

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:			
Becker county	\$572,505	Norman county	\$2,620
Clay county	507,554		
Ottertail county	53,435	Total	\$1,136,114

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Lake Park township.....	\$110,889	Park township.....	\$12,875
Cuba township.....	69,239	Egdon township.....	117,132
Atlanta township.....	40,415	Highland Grove township..	101,980
Walworth township.....	26,375	Goose Prairie township....	70,771
Flour township.....	2,620	Ulen township.....	21,500
Cormorant township.....	9,660	Hagen township.....	7,200
Scumbler township.....	53,435	Keene township.....	35,845
Lake Eunice township.....	33,359	Cromwell township.....	50,359
Audubon township.....	103,065	Hawley township.....	30,445
Hamden township.....	64,740	Skree township.....	41,582
Richwood township.....	70,338	Hambolt township.....	1,625
Detroit township.....	32,175	Elkton township.....	3,560
Lake View township.....	940	Reverton township.....	9,700
Hornsville township.....	9,445	Spring Prairie township....	2,545
Erie township.....	1,875		
Tansem township.....	415		
		Total	\$1,136,104

LAKETOWN MUTUAL FIRE INSURANCE COMPANY

OF LAKETOWN, COUNTY OF CARVER.

For the Year Ending December 31, 1899.

Organized 12th day of April, 1886. Commenced business 12th day of April, 1886.

COMPLETE LIST OF OFFICERS.

JOHN E. HEHSE, President. HENRY WIRTZ, Secretary. CARL SELTZ, Treasurer.
JOSEPH WEINZIRL, Supt. Agent.

COMPLETE LIST OF DIRECTORS.

John E. Hehse, John Kohnen, Carl Seltz, Henry Staeken, Henry Wirtz,
Jacob Truwe, Justus Krause, Henry Menvissen,
Arnold Notermann, Conrad Phleghaar.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Fifteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? 30th day of May, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? Three mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$627.72
Cash received as first payments of policies issued during the year	\$219.95	
Cash received from assessments during the year.....	6,698.94	
Total amount of cash received during the year.....		6,918.89
Total cash, including balance on hand from previous year...		\$7,546.61

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$3,879.19
Return premiums on new policies.....	1.40
Paid directors.....	193.49
Paid salaries of officers: President, \$45.25; secretary, \$196.63; treasurer, \$105.21.....	347.09
Rent, \$5.00; postage, \$46.25.....	51.25
Paid for printing, \$23.00; advertising, \$1.00; office supplies, \$3.75.....	27.75
Insurance department fees.....	2.00
All other disbursements.....	1.45
Total amount of disbursements during the year.....	4,503.62
Balance cash on hand at end of year.....	\$3,042.99

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	3,042.99
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	3,042.99
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year....	1,560	\$2,241,938.00
Number of policies issued during the year.....	402	625,495.00
Total	1,962	\$2,867,433.00
Deduct number of policies expired and ceased to be in force during the year.....	360	511,720.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	1,602	2,355,713.00
Number loss claims presented during the year.....	18	3,879.19
Number losses paid in full as adjusted.....	18	3,879.19

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Carver county.....	\$2,129,090
Hennepin county.....	226,623
Total	\$2,355,713

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Laketown township.....	\$202,405	Young America township..	\$52,345
Dahlgren township.....	230,638	Carver township.....	15,110
St. Francisco township.....	35,423	Chaska township.....	33,740
Hancock township.....	41,421	Chanhassen township.....	229,623
Benton township.....	238,192	Eden Prairie township....	27,178
Waconia township.....	288,387	Minnetrista township.....	190,445
Watertown township.....	194,233		
Hollywood township.....	190,675	Total	\$2,355,713
Camden township.....	286,898		

LEENTHROP FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF MONTEVIDEO, COUNTY OF CHIPPEWA.

For the Year Ending December 31, 1899.

Organized the 6th day of March, 1886. Commenced business the 3d day of April, 1886.

COMPLETE LIST OF OFFICERS.

OLE WEFSENMOR, President. J. H. SMITH, Vice President. ELIAS JACOBSON, Secretary. K. ARNESON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Ole Wefsenmor, J. H. Smith, Elias Jacobson, A. B. Peterson, Nils Iverson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Five.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-five.

In how many of these are you actually operating? Twenty-one.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$4,399.81
Cash received as first payments of policies issued during the year	\$1,103.29	
Cash received from assessments during the year.....	1,045.44	
Cash received from membership fees during the year.....	209.77	
Cash received from assessments of previous years.....	20.50	
Cash received from all other sources, viz.: Interest received on money on hand.....	255.60	
Total amount of cash received during the year.....		2,636.60
Total cash, including balance on hand from previous year...		\$7,036.41

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,430.51	
Return premiums on withdrawals.....	560.31	
Paid commissions to agents, \$9.25; paid agents for adjusting losses, \$10.10.....	19.35	
Paid directors.....	39.85	
Paid salaries of officers: President, \$21.70; secretary, \$162.50; treasurer, \$24.60.....	208.80	
Postage.....	25.93	
Paid for printing, \$14.50; office supplies, \$42.60 (being safe for treasurer).....	57.10	
Insurance department fees, \$4.00; livery hire, \$4.25.....	8.25	
All other disbursements, viz.: Taxes, \$3.51; revisor's fees, \$4.70.....	8.21	
Total amount of disbursements during the year.....		2,358.31
Balance cash on hand at end of year.....		\$4,678.10

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Due on last assessment.....	326.85
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	<u>\$5,004.95</u>

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	5,004.95
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POLICY EXHIBIT.

Number of policies in force December 31 of previous year.....	732	\$1,372,291.00
Number of policies issued during the year.....	215	<u>442,195.00</u>
Total	947	\$1,814,486.00
Deduct number of policies expired and ceased to be in force during the year.....	114	224,126.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	833	1,590,360.00
Number loss claims presented during the year.....	14	1,430.51
Number losses paid in full as adjusted.....	14	1,430.51

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Chippewa county.....	\$1,485,079	Renville county.....	\$2,130
Swift county.....	49,756		
Yellow Medicine county....	21,295	Total	<u>\$1,590,360</u>
Lac qui Parle county.....	32,100		

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Leenthrop township.....	\$204,980	Mandt township.....	\$101,310
Sparta township.....	238,970	Big Bend township.....	97,171
Granite Falls township.....	156,359	Kragero township.....	76,945
Stoneham township.....	65,610	Hantho township.....	300
Rheiderland township.....	4,445	Swenoda township.....	28,920
Lone Tree township.....	28,934	West Bank township.....	20,836
Havelock township.....	54,810	Camp Release township....	31,800
Rosewood township.....	193,345	Stony Run township.....	21,295
Trensborg township.....	144,195	Wang township.....	2,130
Lac qui Parle township.....		Hawk Creek township.....	
Woods township.....	10,300	Otis township.....	
Louriston township.....	73,865	Total	<u>\$1,590,360</u>
Grace township.....	33,840		

LEON MUTUAL FIRE & LIGHTNING INSURANCE COMPANY

OF SOGN, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 26th day of February, 1876. Commenced business 4th day of March, 1876.

COMPLETE LIST OF OFFICERS.

CHARLES J. WING, President. K. K. HANGO, Vice President. R. P. BRANDVOLD, Secretary. MANS S. UREVIG, Treasurer.

COMPLETE LIST OF DIRECTORS.

Charles J. Wing, K. K. Hango, R. P. Brandvold, Mans S. Urevig, K. C. Brekke.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? None.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Six.

In how many of these are you actually operating? In all six.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,985.90
Cash received as first payments of policies issued during the year	\$294.15	
Cash received from all other sources.....	105.19	
Total amount of cash received during the year.....		399.34
Total cash, including balance on hand from previous year....		\$3,385.24

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$326.35	
Paid directors.....	12.25	
Paid salaries of officers: President, \$8; secretary, \$30; treasurer, \$30.....	68.00	
Postage	4.70	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		413.30
Balance cash on hand at end of year.....		\$2,971.94

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	2,971.94
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	2,971.94
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	131	\$220,243
Number of policies issued during the year.....	64	96,785
Total.....	195	\$317,028
Deduct number of policies expired and ceased to be in force during the year.....	42	72,061
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	153	244,967
Number loss claims presented during the year.....	2	326.35
Number losses paid in full as adjusted.....	2	326.35

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county \$244,967

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Leon township.....	\$155,084	Cannon Falls township.....	\$2,915
Warsaw township.....	57,533	Belle Creek township.....	11,010
Wanamingo township.....	10,250		
Stanton township.....	8,175	Total	\$244,967

LITTLE ROCK MUTUAL FIRE INSURANCE COMPANY

OF LITTLE ROCK, COUNTY OF NOBLES.

For the Year Ending December 31, 1899.

Organized 9th day of July, 1894. Commenced business 1st day of December, 1894.

COMPLETE LIST OF OFFICERS.

WILLIAM WIGHAM, President. R. T. JAMES, Secretary. WILLIAM PARRY, Treasurer.

COMPLETE LIST OF DIRECTORS.

William Wigham, R. T. James, William Parry, John E. Shore, C. N. Peterson,
William Thom, Albert Haetor.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. William Parry, treasurer, \$12 paid.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Five mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$31.33
Cash received as first payments of policies issued during the year	\$231.56	
Cash received from assessments during the year.....	\$61.54	
Total amount of cash received during the year.....		1,093.10
Total cash, including balance on hand from previous year....		\$1,124.43

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$713.00	
Paid commissions to agents, \$100.50; paid agents for adjusting losses, \$19	119.50	
Paid directors	23.07	
Paid salaries of officers: Secretary, \$10; treasurer, \$7.50.....	17.50	
Postage	14.00	
Office supplies	5.75	
For collecting	10.00	
Total amount of disbursements during the year.....		902.82
Balance cash on hand at end of year.....		\$221.61

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	221.61
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	221.61
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	193	\$158,475
Number of policies issued during the year.....	67	63,168
Total.....	260	\$221,643
Deduct number of policies expired and ceased to be in force during the year.....	23	21,753
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	237	198,890
Number loss claims presented during the year.....	10	713
Number losses paid in full as adjusted.....	10	713

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Nobles county	\$198,890
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Little Rock township.....	\$90,221	Lismore township.....	2,200
Grand Prairie township.....	16,425	West Side township.....	4,025
Ransom township.....	30,750	Worthington township.....	2,970
Bigelow township.....	11,545	Leota township.....	600
Olney township.....	21,385	Lorain township.....	280
Indian Lake township.....	11,875		
Dewald township.....	6,614	Total	\$198,890

LOUISVILLE FARMERS' MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY

OF LOUISVILLE, COUNTY OF SCOTT.

For the Year Ending December 31, 1899.

Organized October, 1885. Commenced business 5th day of January, 1886.

COMPLETE LIST OF OFFICERS.

PETER POETZ, President. HENRY BRUGGEMANN, Secretary. MATH GRUMMESCH, Treasurer. EBERHARD HEIBEL, General Agent.

COMPLETE LIST OF DIRECTORS.

Peter Poetz, Henry Bruggemann, Math Grummesch, Eberhard Heibel,
Henry Heibel, Meachel Hennen, Joseph Flaschensem.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.
 How many counties did you transact business in during year? One.
 How many townships are you authorized to transact business in? Thirteen.
 In how many of these are you actually operating? Thirteen.
 How many assessments were levied during the year? Two.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Yes. Jan. 3, 1899.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? Yes.
 Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$151.66
Cash received as first payments of policies issued during the year	\$501.88
Cash received from assessments during the year.....	1,889.65
Cash received from assessments of previous years.....	33.85
Total amount of cash received during the year.....	2,425.38
Total cash, including balance on hand from previous year...	\$2,577.04

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,942.30
Paid commissions to agents.....	42.00
Paid directors.....	169.00
Paid salaries of officers: President, \$5.00; secretary, \$139.50; treasurer, \$47.47.....	191.97
Postage	6.47
Insurance department fees, \$2.00; livery hire, \$17.00.....	19.00
All other disbursements, viz.: Printing, advertising, stationery, etc.....	50.67
Total amount of disbursements during the year.....	2,421.41
Balance cash on hand at end of year.....	\$155.63

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$155.63
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	\$155.63
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	792	\$958,688.00
Number of policies issued during the year.....	201	245,967.00
Total	993	\$1,204,655.00
Deduct number of policies expired and ceased to be in force during the year.....	126	166,363.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	867	1,038,292.00
Number loss claims presented during the year.....	16	1,942.30
Number losses paid in full as adjusted.....	16	1,942.30

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:	
Scott county	\$1,038,292
Total	\$1,038,292

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Louisville township.....	\$59,460	Blakly township.....	\$900
Jackson township.....	46,930	Belle Plaine township.....	58,580
Eagle Creek township.....	102,455	Helena township.....	68,390
Glendale township.....	18,571	Cedar Lake township.....	85,850
Credit River township.....	58,867	New Market township.....	92,550
Spring Lake township.....	194,800		
Sand Creek township.....	202,884	Total	\$1,038,292
St. Lawrence township.....	48,055		

McPHERSON FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF McPHERSON, COUNTY OF BLUE EARTH.

For the Year Ending December 31, 1899.

Organized 6th day of June, 1881. Commenced business 3d day of January, 1882.

COMPLETE LIST OF OFFICERS.

F. W. Lassow, President. JOHN BESTMAN, Vice President. HUBERT BRUELS, Secretary.

COMPLETE LIST OF DIRECTORS.

F. W. Lassow, John Bestman, Hubert Bruels, Nic Julian,
Adam Arnold, Ernest Miller, C. A. McCarthy.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Four.

How many townships are you authorized to transact business in? Twenty-four.

In how many of these are you actually operating? Twenty-four.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$591.31
Cash received as first payments of policies issued during the year	\$1,025.38	
Cash received from assessments of previous years.....	143.23	
Cash received from all other sources, viz.: Interest.....	3.66	
Total amount of cash received during the year.....		1,172.27
Total cash, including balance on hand from previous year...		\$1,763.58

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,258.31
Return premiums on new policies.....	10.77
Paid for adjusting losses.....	31.50
Paid agents' expenses, \$7.80; paid directors' fees, \$190.05.....	197.85
Paid salaries of officers: President, \$30.00; secretary, \$147.32...	177.32
Rent, \$19.75; postage, \$38.81.....	58.56
Paid for printing, \$18.00; office supplies, \$2.50.....	20.50
Insurance department fees.....	2.00
All other disbursements, viz.: Telephone messages, \$2.45; interest, \$2.97.....	5.42
Total amount of disbursements during the year.....	1,762.23
Balance cash on hand at end of year.....	\$1.35

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Assessment levied not collected.....	2,200.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$2,201.35

LIABILITIES DECEMBER 31, 1899.

Accepted losses of this year remaining unpaid at end of year...	\$2,078.09
Total liabilities Dec. 31, 1899.....	2,078.09
Surplus or excess of assets over liabilities.....	\$123.26

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,771	\$1,998,320.00
Number of policies issued during the year.....	464	669,775.00
Total	2,235	\$2,668,095.00
Deduct number of policies expired and ceased to be in force during the year.....	411	433,981.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	1,834	2,234,112.00
Number loss claims preesnted during the year.....	37	3,336.40
Number losses paid in full as adjusted.....	28	1,258.31
Undisputed losses adjusted but unpaid.....	9	2,078.09
Total of all losses unpaid, disputed and resisted.....	9	2,078.09

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:			
Blue Earth county.....	\$1,905,083	Nicollet county.....	\$6,171
Waseca county.....	291,624		
Le Sueur county.....	31,234	Total	\$2,234,112

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

McPherson township.....	\$270.991	Mapleton township.....	\$164.652
Mankato township.....	291,629	Garden City township.....	11,809
Leroy township.....	197,154	Alton township.....	80,305
Decoria township.....	230,098	Freedom township.....	105,910
Beauford township.....	138,685	Janesville township.....	77,758
Rapidan township.....	122,604	Vivian township.....	17,441
Medo township.....	208,358	Wilton township.....	12,210
South Bend township.....	23,681	Kasota township.....	22,093
Sterling township.....	27,310	Washington township.....	4,290
Jamestown township.....	29,224	Elysian township.....	4,851
Danville township.....	29,512	Belgrade township.....	6,171
Lime township.....	107,255		
Lyra township.....	57,121	Total	\$2,234,112

MADIELIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF MADIELIA, COUNTY OF WATONWAN.

For the Year Ending December 31, 1899.

Organized 14th day of June, 1887. Commenced business 20th day of June, 1888.

COMPLETE LIST OF OFFICERS.

G. W. FANNING, President. P. H. GROGAN, Vice President and Treasurer.
I. B. YATES, Secretary. W. S. HAMMOND, Attorney.

COMPLETE LIST OF DIRECTORS.

G. W. Fanning, P. H. Grogan, I. B. Yates, Frank Lee, A. R. Batcheller,
Richard Lewis, Frank Dewar.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. Secretary, I. B. Yates, \$400.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. G. W. Fanning, Madelia, \$2.35; Frank Lee, Madelia, \$12.

How many counties did you transact business in during year? Five.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-seven.

In how many of these are you actually operating? Twenty-six.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? None.

Have your by-laws been amended during year, and if so, when? None.

Have you changed your policy form during year? None.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance on hand and in bank Dec. 31 of previous year.....		.....
Cash received as first payments of policies issued during the year	\$1,335.84	
Cash received from assessments during the year.....	3,492.10	
Cash received from assessments of previous years.....	137.55	
Total amount of cash received during the year.....		4,965.49
Total cash, including balance on hand from previous year....		\$4,965.49

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$34.86
Paid losses incurred during the year.....	2,897.18
Paid commissions to agents, \$667.92; paid agents for adjusting losses, \$89.80	757.72
Paid agents for collecting, \$87.91; paid directors, \$43.75	131.66
Paid salaries of officers: President, \$41; secretary, \$400.....	441.00
Rent, \$51; fuel, \$15; postage, \$77.85.....	143.87
Advertising, \$3.85; office supplies, \$57.40.....	61.25
Insurance department fees, \$2; livery hire, \$3.....	5.00
All other disbursements, viz.: Overdraft and interest, \$52.87; delegates, \$23.02; secretary, money advanced, \$57; auditing board, \$11.40; state association, \$1; revenue, \$1; exchange, 35 cents; express 30 cents.....	146.94
Total amount of disbursements during the year.....	4,619.48
Balance cash on hand at end of year.....	\$346.01

ASSETS OTHER THAN CASH DEC. 31, 1899.

Assessments in course of collection.....	\$625.08	
Office supplies and furniture.....	150.00	775.08
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$1,121.09

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,121.09
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	1,192	\$1,893,969
Number of policies issued during the year.....	346	608,315
Total.....	1,538	\$2,502,284
Deduct number of policies expired and ceased to be in force dur- ing the year.....	195	363,116
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,343	2,139,168
Number loss claims presented during the year.....	31	2,897.18
Number losses paid in full as adjusted.....	31	2,897.18

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Watsonwan county.....	\$1,509,113	Blue Earth county.....	\$110,962
Brown county.....	411,171		
Cottonwood county.....	82,463	Total	\$2,139,168
Martin county.....	25,459		

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Madelia township.....	\$170,492	Lake Hanska township....	\$169,711
Riverdale township.....	165,924	Albion township.....	32,228
Nelson township.....	172,067	Mulligan township.....	6,019
Adrian township.....	118,895	Selma township.....	69,721
Butterfield township.....	19,413	Mt. Lake township.....	3,400
Odin township.....	90,473	Midway township.....	9,342
Long Lake township.....	130,108	Cedar township.....	7,053
South Branch township....	150,739	Galena township.....	8,236
Antrine township.....	42,107	Waverly township.....	8,997
Fieldon township.....	118,034	Westford township.....	1,173
Rosendale township.....	115,294	Pleasant Mound.....	
St. James township.....	168,072	Ceresco township.....	33,201
Butternut Valley township,	47,495	Lincoln township.....	77,761
Linden township.....	203,213		
		Total	\$2,139,168

*Special mention is made of this company on account of the very neat and accurate annual report filed.

FARMERS' MUTUAL FIRE & LIGHTNING INSURANCE COMPANY

OF MANCHESTER, COUNTY OF FREEBORN.

For the Year Ending December 31, 1899.

Organized 7th day of December, 1876. Commenced business 31st day of December, 1876.

COMPLETE LIST OF OFFICERS.

R. THYKESON, President. G. O. MYRAN, Secretary. OLE NARVESON, Treasurer.

COMPLETE LIST OF DIRECTORS.

R. Thykeson, G. O. Myran, Ole Narveson, Hans Stensrud, K. Ingebreton,
Ole Hammer, John C. Johnson, E. K. Flaskerud, Martin Christopherson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? They have twelve agents not included above, but they have no fixed salary.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid? Hans J. Eld, Lerdal, Minn., \$12.50; Ole I. Opdahl, Mansfield, Minn., \$43.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty.

In how many of these are you actually operating? Twenty.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,972.33
Cash received as first payments of policies issued during the year	\$612.00	
Cash received from assessments during the year	5,754.92	-
Cash received from assessments of previous years	59.90	
Total amount of cash received during the year		6,426.82
Total cash, including balance on hand from previous year		\$9,399.15

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$4,740.00
Return premiums on withdrawals	5.70
Paid commissions to agents, \$186.15; paid agents for adjusting losses, \$8.75	194.90
Paid agents for collecting, \$3; paid agents' expenses, 60 cents; paid directors, \$170.50	174.10
Paid salaries of officers: President, \$111.75; secretary, \$216.40; treasurer, \$246.84	574.99
Postage	54.67
Paid for printing, \$101.45; advertising, \$1	102.45
Insurance department fees	2.00
Total amount of disbursements during the year	5,848.81
Balance cash on hand at end of year	\$3,550.34

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	3,550.34
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LIABILITIES DEC. 31, 1899.

One unadjusted loss.....	\$18.65	
Surplus or excess of assets over liabilities.....		3,531.69

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	1,558	\$2,796,033
Number of policies issued during the year.....	462	841,663
Total.....	2,020	\$3,637,696
Deduct number of policies expired and ceased to be in force during the year.....	377	696,804
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,643	2,940,892
Number loss claims presented during the year.....	53	4,758.65
Number losses paid in full as adjusted.....	52	4,740.00
Unadjusted losses at end of year.....	1	18.65
Total of all losses unpaid, disputed and resisted.....	1	18.65

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Freeborn county	\$2,940,892
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Manchester township.....	\$235,364	Pickerel Lake township....	\$214,340
Bancroft township.....	205,342	Albert Lea township.....	170,172
Riceland township.....	187,690	Hayward township.....	167,619
Moscow township.....	60,299	Oakland township.....	50,220
Newry township.....	93,994	London township.....	148,944
Geneva township.....	46,104	Shell Rock township.....	146,950
Bath township.....	119,198	Freeman township.....	166,508
Hartland township.....	167,077	Nunda township.....	219,350
Freeborn township.....	134,837	Mansfield township.....	138,120
Carlston township.....	171,757		
Alden township.....	96,006	Total	\$2,940,892

MIDDLEVILLE MUTUAL FIRE INSURANCE COMPANY

OF MIDDLEVILLE, COUNTY OF WRIGHT.

For the Year Ending December 31, 1899.

Organized 30th day of April, 1892. Commenced business 18th day of June, 1892.

COMPLETE LIST OF OFFICERS.

W. H. HUTCHINSON, President. F. T. PROHL, Secretary. WILLIAM WILDUNG,
Treasurer.

COMPLETE LIST OF DIRECTORS.

W. H. Hutchinson, F. T. Prohl, William Wildung, H. C. Kuhlmann,
R. C. Workman.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-five.

In how many of these are you actually operating? Sixteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$325.53
Cash received as first payments of policies issued during the year	\$728.53	
Cash received from notes taken during the year.....	88.02	
Cash received from assessments of previous years.....	3.98	
Cash received from notes of previous years.....	31.65	
Cash received from all other sources, viz.: Interest on notes...	5.65	
Total amount of cash received during the year.....		857.83
Total cash, including balance on hand from previous year...		\$1,183.36

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$889.28	
Paid agents for adjusting losses.....	4.50	
Paid directors.....	39.50	
Paid salaries of officers: Secretary, \$25.00; treasurer, \$32.13....	57.13	
Postage	16.60	
Paid for printing, \$34.75; office supplies, 50c.....	35.25	
Insurance department fees.....	2.00	
All other disbursements, viz.: Interest.....	3.00	
Total amount of disbursements during the year.....		1,047.26
Balance cash on hand at end of year.....		\$136.10

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Notes unpaid which were acquired during the year.....	\$11.43	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		147.53

LIABILITIES DECEMBER 31, 1899.

Accepted losses of this year remaining unpaid at end of year...	628.27	
Total liabilities December 31, 1899.....		628.27
Excess of liabilities over assets.....		\$480.74

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	420	\$485,608.00
Number of policies issued during the year.....	138	163,917.00
Total	558	\$649,525.00
Deduct number of policies expired and ceased to be in force during the year.....	13	22,333.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	545	627,192.00
Number loss claims presented during the year.....	8	1,517.55
Number losses paid in full as adjusted.....	5	889.28
Undisputed losses adjusted but unpaid.....	3	628.27
Total of all losses unpaid, disputed and resisted.....	3	628.27

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Wright county.....	\$622,122
McLeod county.....	5,070
Total	\$627,192

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Middleville township.....	\$163,248	Franklin township.....	\$1,350
Victor township.....	154,510	Rockford township.....	
Woodland township.....	58,377	Buffalo township.....	
Marysville township.....	6,005	Frankford township.....	
Chatham township.....	24,062	Monticello township.....	300
Alblon township.....	113,320	Otsego	
French Lake township.....		Maple Lake township.....	18,781
Cokato township.....	7,724	Silvercreek township.....	10,720
Stockholm township.....	12,205	Corinna township.....	31,439
Hall township.....		Clearwater township.....	2,900
Winsted township.....	5,070	Dassel township.....	
Hollywood township.....		South Side township.....	17,181
Watertown township.....		Total	\$627,192

Note.—This company's report was especially well executed.

MINNESOTA LAKE FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF MINNESOTA LAKE, COUNTY OF FARIBAUT.

For the Year Ending December 31, 1899.

Organized 21st day of February, 1891. Commenced business 12th day of March, 1891.

COMPLETE LIST OF OFFICERS.

WILLIAM FISCHER, President. FRANK P. BRECHT, Secretary. WILLIAM SCHROEDER, Treasurer.

COMPLETE LIST OF DIRECTORS.

William Fischer, Frank P. Brecht, William Schroeder, John Felber,
Christ. Borges, Henry Bluhm, William Ganzkow.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Eleven.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$432.42
Cash received as first payments of policies issued during the year	\$341.70	
Cash received from assessments of previous years.....	60.16	
Total amount of cash received during the year.....		401.86
Total cash, including balance on hand from previous year...		\$834.28

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$178.00	
Return premiums on new policies.....	7.85	
Paid commissions to agents.....	145.26	
Paid directors.....	13.00	
Paid salaries of officers: President, \$20.90; secretary, \$68.05; treasurer, \$18.20.....	107.15	
Postage and supplies.....	14.53	
Total amount of disbursements during the year.....		465.79
Balance cash on hand at end of year.....		\$368.49

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	368.49
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	368.49
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	673	*
Number of policies issued during the year.....	111	*
Total	784	*
Deduct number of policies expired and ceased to be in force during the year.....	199	*
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	585	\$780,425.00
Number loss claims presented during the year.....	6	178.00
Number losses paid in full as adjusted.....	6	178.00

* Stars indicate an error. Company failed to report these amounts as required.

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Faribault county.....	\$423,290	Blue Earth county.....	\$139,060
Waseca county.....	218,075	Total	\$780,425

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Minnesota Lake township....	\$151,640	Walnut Lake township.....	\$26,185
Dunbar township.....	202,865	Clark township.....	41,900
Vivian township.....	194,910	Lura township.....	700
Danville township.....	132,390	Byron township.....	21,215
Mapleton township.....	5,470	Total	\$780,425
Freedom township.....	1,950		
Medo township.....	1,200		

MOE AND URNESS MUTUAL FIRE INSURANCE COMPANY

OF URNESS, COUNTY OF DOUGLAS.

For the Year Ending December 31, 1899.

Organized 24th day of March, 1883. Commenced business 1st day of May, 1883.

COMPLETE LIST OF OFFICERS.

MICHAEL KELLY, President. ANTON H. STROM, Secretary. E. G. ERICKSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Michael Kelly, Anton H. Strom, E. G. Erickson, George R. Botner, H. G. Lewis.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? One.
 How many townships are you authorized to transact business in? Twenty.
 In how many of these are you actually operating? Nineteen.
 How many assessments were levied during the year? None.
 Have our articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$4,393.89
Cash received as first payments of policies issued during the year	\$1,565.78	
Cash received as interest on loans	188.95	
Total amount of cash received during the year		1,754.73
Total cash, including balance on hand from previous year		\$6,148.62

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$2,721.12	
Return premiums on renewals	42.87	
Paid directors	81.10	
Paid salaries of officers: President, \$25.20; secretary, \$176; treasurer, \$166.90	368.10	
Postage	9.30	
Paid for printing, \$0.85; office supplies, \$35.70	45.55	
Insurance department fees, \$2; notary public fees, 25 cents	2.25	
All other disbursements, viz.: Filing annual statements with town clerks	2.00	
Total amount of disbursements during the year		3,272.29
Balance cash on hand at end of year		\$2,876.33

ASSETS OTHER THAN CASH DEC. 31, 1899.

Total assets of the company, including balance cash on hand, Dec. 31, 1899	2,876.33
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	2,876.33
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	808	\$1,070,800
Number of policies issued during the year	252	353,798
Total	1,060	\$1,424,598
Deduct number of policies expired and ceased to be in force during the year	199	290,170
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	861	1,134,423
Number loss claims presented during the year	17	2,721.12
Number losses paid in full as adjusted	17	2,721.12

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Douglas county	\$1,134,428
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Urness township	\$170,565	Lund township	\$34,110
Moe township	139,363	Lake Mary township	29,025
Evansville township	134,020	Corloos township	22,900
Brandan township	131,580	Osakis township	24,460
Millerville township	85,095	Salem township	16,685
Hudson township	68,940	Milona township	12,275
Ida township	62,640	Alexandria township	12,915
Leaf Valley township	52,730	Holmes City township	1,650
Orange township	45,625		
Belle River township	43,550	Total	\$1,134,428
La Grand township	46,300		

FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF MOUND PRAIRIE, COUNTY OF HOUSTON.

For the Year Ending December 31, 1899.

Organized 1st day of March, 1884. Commenced business 26th day of March, 1884.

COMPLETE LIST OF OFFICERS.

CHARLES LEHMANN, SR., President. J. P. WAGNER, Vice President.
A. J. VON ARX, Secretary. J. C. KELLY, Treasurer.

COMPLETE LIST OF DIRECTORS.

Charles Lehmann, Sr., J. P. Wagner, A. J. von Arx, J. C. Kelly, O. T. Findreng,
J. H. Vervath, Eugene Holbrook, John F. Schroeder, Fred Roth.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Nineteen.

In how many of these are you actually operating? Nineteen.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,339.40
Cash received as first payments of policies issued during the year	\$2,514.94	
Cash received from all other sources, viz.: Interest.....	36.59	
Total amount of cash received during the year.....		<u>2,551.53</u>
Total cash, including balance on hand from previous year....		\$3,890.93

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,521.75	
Return premiums on new policies.....	36.36	
Paid agents for adjusting losses: Included in directors' fees.		
Paid directors	445.00	
Paid salaries of officers: President, \$30; secretary, \$174.35; treasurer, \$26.78.....	231.18	
Postage	26.84	
Paid for printing.....	43.25	
Insurance department fees.....	2.00	
For collecting, \$5.54; justice's fee, \$2.....	7.54	
All other disbursements, viz.: Membership fee state mutual, \$1; delegate's expense to annual meeting of state mutual, \$15....	16.00	
Total amount of disbursements during the year.....		<u>2,329.87</u>
Balance cash on hand at end of year.....		\$1,561.06

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Safe, \$50; desk, \$30.....		<u>\$0.00</u>
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$1,641.06

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....		1,641.06
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	1,166	\$1,358,521.99
Number of policies issued during the year.....	343	398,149.00
Total	1,509	\$1,756,670.99
Deduct number of policies expired and ceased to be in force during the year.....	261	288,205.30
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,248	1,468,465.69
Number loss claims presented during the year.....	19	1,521.75
Number losses paid in full as adjusted.....	19	1,521.75

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year.*

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Mound Prairie township (126)	\$176,411.40	Mayville township (82)...	\$78,799.00
La Crescent township (76)	104,379.00	Caledonia township (116)	145,652.00
Hokah township (82)....	85,814.02	Blackhammer township (26)	16,530.00
Houston township (100)..	112,352.00	Spring Grove township (1)	1,150.00
Money Creek township (88)	123,702.00	Wilmington township (1)	1,500.00
Yucatan township (101)..	103,697.00	Winnebago township (11)	16,615.00
Sheldon township (109)...	105,924.00	Jefferson township (43)...	41,505.00
Union township (69)....	84,613.00	New Hartford township (133)	167,422.00
Brownsville township (34)	40,900.00	Dresbach township (8)...	12,600.00
Crooked Creek township (42)	48,900.00	Total	\$1,468,465.69

*Company made an error in not returning information in Schedule A as required.

NESSEL MUTUAL FIRE INSURANCE COMPANY

OF RUSH POINT, COUNTY OF CHISAGO.

For the Year Ending December 31, 1899.

Organized 15th day of January, 1889. Commenced business 25th day of April, 1889.

COMPLETE LIST OF OFFICERS.

B. T. SWENSON, President. M. CHALLEEN, Secretary. GEORG NIELSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Louis Loren, John Dahl, Chas. Ekberg, Henry Danger.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.
 How many counties did you transact business in during year? Four.
 How many townships are you authorized to transact business in? Thirteen.
 In how many of these are you actually operating? In all thirteen.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,077.07
Cash received as first payments of policies issued during the year	\$216.08	
Cash received from assessments during the year.....	1,362.70	
Cash received from notes of previous years.....	32.90	
Cash received from all other sources.....	24.85	
Total amount of cash received during the year.....		1,636.53
Total cash, including balance on hand from previous year...		\$3,713.60

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$2,207.65	
Postage	19.22	
Paid for printing, \$36.75; office supplies, \$60.....	96.75	
Insurance department fees.....	2.00	
All other disbursements, viz.: In this is included all labor and expenses paid officers.....	260.19	
Total amount of disbursements during the year.....		2,583.81
Balance cash on hand at end of year.....		\$1,129.79

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	1,129.79
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,129.79
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	601	\$551,000
Number of policies issued during the year.....	112	74,350
Increase on policies in force.....	...	80,426
Total	713	\$705,776
Deduct number of policies expired and ceased to be in force during the year.....	*4	.....
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	709	705,776
Number loss claims presented during the year.....	7	2,207.65
Losses settled or compromised for less than amount of adjustment. Settled in full.		
Undisputed losses adjusted but unpaid. All paid.		

*Star indicates an error in not showing this decrease separately.

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:		
Chisago county.....	\$302,042	Isanti county..... \$168,368
Pine county.....	178,470	
Kanabec county.....	57,176	Total
		\$706,056

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Fish Lake township.....	\$19,580	Author township.....	\$1,280
Nessel township.....	213,780	Cambridge township.....	37,263
Rushebah township.....	68,682	Stanchfield township.....	116,336
Royalton township.....	88,505	Mapleridge township.....	14,775
Rock Creek township.....	43,890	Comfort township.....	3,710
Pokegama township.....	1,200	Mission Creek township.....	2,880
Pine township.....	38,045	Chingawatowna township....	3,950
Grass Lake township.....	50,616		
Brunswick township.....	1,570	Total	†\$706,056

†The company failing to report these amounts with annual statement as required, a supplementary statement was filed showing these amounts on March 7, 1900.

NEW AUBURN MUTUAL FARMERS' FIRE INSURANCE COMPANY

OF NEW AUBURN, COUNTY OF SIBLEY.

For the Year Ending December 31, 1899.

Organized 7th day of June, 1888. Commenced business 8th day of August, 1888.

COMPLETE LIST OF OFFICERS.

JOHN MUEFFELMANN, President. JULIUS PODRATZ, Vice President. FRED STREICH, Secretary. CHAS. HAHN, Treasurer.

COMPLETE LIST OF DIRECTORS.

John Mueffellmann, Julius Podratz, Fred Streich, Chas. Hahn, Wm. Schuett, Herman Stark, John P. Meyer, Fred Roepke.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position and salaries of office clerks. Have no office clerks.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Fifteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$2,530.67
Cash received as first payments of policies issued during the year	\$767.42	
Cash received from all other sources, viz.: Interest.....	111.55	
Total amount of cash received during the year.....		878.97
Total cash, including balance on hand from previous year....		\$3,409.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$869.01	
Paid directors for adjusting losses.....	7.75	
Paid directors.....	136.81	
Treasurer	26.00	
Postage	2.97	
Insurance department fees.....	2.00	
For collecting	1.80	
All other disbursements, viz.: Envelopes and revenue stamps..	.51	
Total amount of disbursements during the year.....		1,046.85
Balance cash on hand at end of year.....		\$2,362.79

ASSETS OTHER THAN CASH DEC. 31, 1899.

Office safe	\$35.00	35.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$2,397.79

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	2,397.79
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	397	\$603,152
Number of policies issued during the year.....	119	216,665
Total	516	\$819,817
Deduct number of policies expired and ceased to be in force during the year.....	75	112,010
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	441	707,807
Number loss claims presented during the year.....	7	869.01
Number losses paid in full as adjusted.....	7	869.01

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Sibley county.....	\$693,687
McLeod county	14,120
Total.....	\$707,807

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

New Auburn township.....	\$82,082	Arlington township.....	\$2,130
Green Isle township.....	12,340	Kelso township.....	7,000
Penn township.....	12,950	Sibley township.....	6,700
Round Grove township.....	1,170	Alfsborg township.....	11,250
Grafton township.....	3,240	Cornish township.....	600
Moltke township.....	147,580	Severance township.....	6,235
Bismarck township.....	135,265		
Transit township.....	169,810	Total	\$707,807
Dryden township.....	109,455		

NEW PRAGUE FARMERS' MUTUAL TOWN INSURANCE OF NEW PRAGUE, COUNTY OF SCOTT.

For the Year Ending December 31, 1899.

Organized 18th day of April, 1880. Commenced business 24th day of May, 1883.

COMPLETE LIST OF OFFICERS.

ADOLPH ENGEL, President. ADAM RUHLAND, Vice President. BERNH. PIESINGER, Secretary. WILLIAM DIETRICH, Treasurer. PETER KLINKHAMMER, Manager.

COMPLETE LIST OF DIRECTORS.

Adolph Engel, Bern. Piesinger, William Dietrich, Adam Ruhland,
Peter Klinkhammer.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. We have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Eight.

In how many of these are you actually operating? Eight.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$166.71
Cash received as first payments of policies issued during the year	\$167.36	
Cash received from renewed policies during the year.....	80.06	
Cash received from all other sources, viz.: Interest from notes..	18.00	
Total amount of cash received during the year.....		265.42
Total cash, including balance on hand from previous year....		\$432.13

DISBURSEMENTS DURING YEAR 1899.

Paid directors.....	\$5.00	
Paid salaries of officers: Secretary.....	10.00	
Postage	1.00	
Insurance department fees.....	4.00	
All other disbursements, viz.: For filing papers, revenue stamps and extra compensations.....	3.00	
Total amount of disbursements during the year.....		23.35
Balance cash on hand at end of year.....		\$408.78

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year, three notes.....	\$300.00	
Balance of cash remaining on hand at end of year.....	300.00	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$708.78

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	708.78
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	300	\$408,040.00
Number of policies issued during the year.....	27	41,840.00
Total	327	\$449,880.00
Deduct number of policies expired and ceased to be in force during the year.....	4	5,890.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	323	443,990.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:		
Scott county.....	\$257,640	Rice county..... \$8,790
Le Sueur county.....	177,560	Total
		\$443,990

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Helena township.....	\$118,245	Lanesburg township.....	\$58,775
Belle Plaine township.....	115,720	Derrynane township.....	98,710
Sand Creek township.....	22,025	Montgomery township.....	20,075
Cedar Lake township.....	1,650	Total	\$443,990
Wheatland township.....	8,790		

NEW SWEDEN MUTUAL FIRE INSURANCE COMPANY COMPANY.

OF ST. PETER, COUNTY OF NICOLLET.

For the Year Ending December 31, 1899.

Organized the 28th day of March, 1882. Commenced business the 6th day of July, 1882.

COMPLETE LIST OF OFFICERS.

M. P. CHILGREN, President. OLE PETERSON, Vice President. JOHN WEBSTER, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

M. P. Chilgren, Ole Peterson, John Webster, Lewis Hermanson,
J. Q. Currier, Henry Enter, J. K. Peterson,
Nic. Reinhart, J. M. Turner.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? In addition to the directors we have eight agents, who, as well as any director in taking applications, are entitled to charge and retain \$1.00 for each application.

Give names, position and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? About \$200.00 for services of officers and directors since the annual meeting in June, 1899.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in. Seventeen.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No, they have not.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$5,090.93
Cash received as first payments of policies issued during the year	\$1,945.58	
Cash received from notes taken during the year, for additions to policies	54.59	
Cash received from assessments of previous years.....	270.74	
Cash received from all other sources, viz.: Commissions to agents and directors.....	421.00	
Total amount of cash received during the year.....		2,691.91
Total cash, including balance on hand from previous year...		\$7,782.84

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$3,037.90	
Paid losses incurred during the year.....	2,919.15	
Paid commissions to agents.....	421.00	
Paid agents for collecting, \$4.60; paid directors, \$114.14.....	118.74	
Paid salaries of officers: President, \$48.19; secretary, \$140.30; treasurer, \$75.00.....	263.49	
Postage	27.00	
Paid for printing, \$25.75; advertising, \$8.75; office supplies, \$8.25	42.75	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		6,832.03
Balance cash on hand at end of year.....		\$950.81

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	950.81
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LIABILITIES DEC. 31, 1899.

Unsettled losses of previous years.....	\$650.00	
Salaries of officers, superintendents, agents and clerks unpaid (estimated)	200.00	
Total liabilities Dec. 31, 189.....		850.00
Surplus or excess of assets over liabilities.....		\$100.81

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,636	\$2,694,135.00
Number of policies issued during the year.....	421	739,655.00
Total	2,057	\$3,433,790.00
Deduct number of policies expired and ceased to be in force during the year.....	338	558,170.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,719	2,875,620.00
Number loss claims presented during the year.....	33	
Number losses paid in full as adjusted.....	29	
Losses settled or compromised for less than amount of adjustment	2	
Unadjusted losses at end of year.....	2	
Total of all losses unpaid, disputed and resisted.....	2	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Nicollet county.....	\$2,440,975	Blue Earth county.....	\$25,380
Sibley county.....	409,265		
		Total	\$2,875,620

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

New Sweden township....	\$212,800	Belgrade township.....	\$258,370
Granby township.....	177,300	West Newton township....	164,380
Bernadotte township.....	182,980	Ridgely township.....	46,950
Lake Prairie township....	237,210	Alfsborg township.....	113,570
Traverse township.....	111,890	Cornish township.....	200,265
Oshawa township.....	158,480	Severance township.....	95,430
Lafayette township.....	318,525	Cambria township.....	23,380
Courtland township.....	227,440		
Nicollet township.....	246,625	Total	\$2,875,620
Brighton township.....	98,025		

NORTH BRANCH MUTUAL FIRE INSURANCE COMPANY OF SPRING LAKE, COUNTY OF ISANTI.

For the Year Ending December 31, 1899.

Organized 23d day of July, 1887. Commenced business 15th day of September, 1887.

COMPLETE LIST OF OFFICERS.

A. A. HAMMARGREN, President. FRANK CARLSON, Vice President. JOHN LEDIN,
Secretary. C. A. EXSTRAND, Treasurer.

COMPLETE LIST OF DIRECTORS.

A. A. Hammargren, Frank Carlson, John Ledin, C. A. Exstrand,
John Linden, O. A. Holmberg, Chas. E. Baker.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes. Agent.

If so, state name and address of claimant and amount paid Andrew J. Johnson, Huson, Minn., \$15.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Seventeen.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during the year? .001%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$3,713.37
Cash received as first payments of policies issued during the year	\$804.71	
Cash received from assessments during the year.....	983.94	
Cash received from assessments of previous years.....	16.44	
Cash received from all other sources, viz.: Interest from treasurer	68.08	
Total amount of cash received during the year.....		1,873.17
Total cash, including balance on hand from previous year...		\$5,586.54

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$716.70	
Paid commissions to agents, \$222.13; paid for adjusting losses, \$14	236.13	
Paid directors	26.40	
Paid salaries of officers: President, \$10; secretary, \$150.....	160.00	
Postage	12.09	
Paid for printing, \$15.80; office supplies, 95 cents.....	16.75	
Paid attorney's fees, \$33.62; insurance department fees, \$2.....	35.62	
For collecting	77.40	
All other disbursements, viz.: Committee on application, \$35.40; board of audit, \$3.75; justice's fees, \$5.10; railroad fare and lodging, \$4.48; state association fee, \$1; stage charges, 75 cents; revenue stamps, \$5.02; delegate state convention, \$3	58.50	
Total amount of disbursements during the year.....		1,339.59
Balance cash on hand at end of year.....		\$4,246.95

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	4,246.95
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	4,246.95
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	851	\$1,079,690
Number of policies issued during the year.....	187	290,820
Total.....	1,038	\$1,370,510
Deduct number of policies expired and ceased to be in force during the year.....	116	152,440
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	922	1,218,070
Number loss claims presented during the year.....	8	716.70
Number losses paid in full as adjusted.....	8	716.70

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Isanti county.....	\$719,230	Anoka county.....	\$6,220
Chisago county.....	492,620		
Total			\$1,218,070

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

North Branch township.....	\$203,590	Harris township.....	\$127,150
Isanti township.....	208,640	Nessel township.....	2,210
Oxford township.....	34,790	Lent township.....	4,140
Athens township.....	53,650	Sunrise township.....	8,950
Bradford township.....	25,410	Linwood township.....	4,410
Cambridge township.....	179,780	Bethel township.....	1,810
Stanchfield township.....	4,940	Rusheba township.....	41,290
Spring Vale township.....	8,430		
North Branch township.....	100,870	Total	\$1,218,070
Fish Lake township.....	208,010		

NORWEGIAN MUTUAL FIRE INSURANCE COMPANY

OF EIDSVOLD, COUNTY OF LYON.

For the Year Ending December 31, 1899.

Organized 22d day of February, 1879. Commenced business 20th day of January, 1880.

COMPLETE LIST OF OFFICERS.

O. C. WILSON, President. O. L. ORSEN, Secretary. J. L. KOLHEI, Treasurer.

COMPLETE LIST OF DIRECTORS.

O. C. Wilson, O. L. Orsen, J. L. Kolhei, C. G. Nelson, Chris. Ramlo,
 H. P. Rodness, John Sylte, A. E. Anderson,
 Wm. E. Liskey, L. J. Lieland.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. O. C. Wilson, Hazel Run, Minn., \$27.00.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Fifty.

In how many of these are you actually operating? Thirty-nine.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 1-5 of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$5,656.54
Cash received as first payments of policies issued during the year	\$1,162.86
Cash received from notes taken during the year.....	251.00
Cash received from notes of previous years.....	2,660.32
Cash received from all other sources, viz.: Interest.....	79.10
Total amount of cash received during the year.....	4,153.28
Total cash, including balance on hand from previous year....	\$9,809.82

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,438.51
Return premiums on withdrawals.....	5.00
Paid directors.....	218.17
Paid salaries of officers: President, \$25.00; secretary, \$20.00; treasurer, \$20.00.....	65.00
Paid clerk hire.....	20.00
Paid for printing.....	2.40
Insurance department fees.....	2.00
Total amount of disbursements during the year.....	1,751.08
Balance cash on hand at end of year.....	\$8,058.74

ASSETS OTHER THAN CASH DECEMBER 31, 1899.

Notes held first of year.....	\$4,312.00
Notes cancelled and charged off as uncollectible.....	2,783.32
Balance of old notes remaining on hand at end of year.....	1,528.68
Notes unpaid which were acquired during the year.....	2,514.32
All other assets, viz.: Books and blanks.....	35.00
	<u>\$4,078.00</u>
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$12,136.74

LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	12,136.74
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year....	1,155	\$1,496,060.00
Number of policies issued during the year.....	268	400,570.00
Total	1,423	\$1,896,630.00
Deduct number of policies expired and ceased to be in force during the year.....	154	113,699.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	1,269	1,782,931.00
Number loss claims presented during the year.....	33	1,438.51
Number losses paid in full as adjusted.....	33	1,438.51

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:		
Lyon county.....	\$289,525	Lincoln county..... \$212,015
Yellow Medicine county....	1,281,391	
Total		\$1,782,931

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Westerheim township.....	\$76,100	Minnesota Falls Township..	\$40,430
Eidsvold township.....	40,480	Fortier township.....	23,180
Vallers township.....	51,510	Wood Lake township.....	100,690
Lucas township.....	55,845	Lisbon township.....	92,530
Stanley township.....	10,075	Florada township.....	3,700
Grandview township.....	5,135	Otis township.....	2,600
Nordland township.....	45,310	Stoney Run township.....	118,160
Island Lake township.....	3,110	Hazel Run township.....	72,685
Lynd township.....	1,235	Friendship township.....	81,580
Clifton township.....	725	Sannes township.....	137,198
Ash Lake township.....	750	Swedepairie township.....	80,575
Hendricks township.....	80,970	Oshkosh township.....	63,970
Marble township.....	35,965	Amro township.....	11,963
Alta Vesta township....	21,355	Norman township.....	61,800
Lime Stone township.....	3,535	Hammer township.....	6,225
Hansonville township.....	48,210	Echo township.....	27,635
Royal township.....	21,230	Posen township.....	82,120
Normania township.....	114,330	Burton township.....	9,990
Sioux Agency township.....	16,475		
Wergeland township.....	45,445	Total	\$1,782,931
Tyro township.....	79,110		

OSCAR FARMERS' MUTUAL TOWN INSURANCE COMPANY

OF THE COUNTY OF OTTER TAIL.

For the Year Ending December 31, 1899.

Organized 30th day of March, 1885. Commenced business 30th day of May, 1885.

COMPLETE LIST OF OFFICERS.

JOHAN JACOBSON, President.

JOHN A. WIGDAHL, Treasurer and Secretary.

COMPLETE LIST OF DIRECTORS.

Ole Pederson, Lars Honrud, Theodore E. Stras, Casper Lein,
Hans P. Sethre, Ole Grotte, Torsten Nilson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Johan Jacobson and Theodore E. Stras, Rothsay, \$62.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in? Twelve.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Four mills against policies issued during the year.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$671.55
Cash received as first payments of policies issued during the year	\$125.50	
Cash received from assessments during the year.....	619.36	
Cash received from all other sources, viz.: interest.....	7.80	
Total amount of cash received during the year.....		752.66
Total cash, including balance on hand from previous year....		\$1,424.21

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$681.00	
Return premiums on new policies, \$17.02; return premiums on withdrawals, \$2.04	19.06	
Paid commissions to agents, \$91.50; paid agents for adjusting losses, \$18	109.50	
Paid salaries of officers: President, \$20; secretary, \$50.....	70.00	
Rent, \$1; postage, \$3.10.....	4.10	
Paid for printing, \$2; office supplies, \$6.50.....	8.50	
Insurance department fees.....	2.00	
All other disbursements, viz.: Mileage, \$1.70; acknowledging report, 35 cents.....	2.05	
Total amount of disbursements during the year.....		896.21
Balance cash on hand at end of year.....		\$528.00

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Safe, \$15; stationery, \$15.....	\$30.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$558.00

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	519	\$750,020
Number of policies issued during the year.....	122	151,628
Total.....	641	\$901,648
Deduct number of policies expired and ceased to be in force during the year.....	66	108,974
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	575	792,974
Number loss claims presented during the year.....	7	681
Number losses paid in full as adjusted.....	7	681

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Otter Tail county.....	\$667,983
Wilkin county	124,991
Total.....	\$792,974

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Oscar township.....	\$165,217	Fergus Falls township.....	\$29,615
Trondhjem township.....	166,142	Carlisle township.....	66,170
Norwegian Grove township..	60,872	Akron township.....	56,336
Scambler township.....	9,980	Tanberg township.....	57,680
Pelican township.....	31,607	Prairie View township.....	10,975
Erhards' Grove township....	52,625	Total	\$792,974
Elizabeth	85,755		

OTISCO MUTUAL FIRE INSURANCE ASSOCIATION

OF OTISCO, COUNTY OF WASECA.

For the Year Ending December 31, 1899.

Organized 12th day of February, 1887. Commenced business 30th day of December, 1887.

COMPLETE LIST OF OFFICERS.

OTTO HANSON, President. OTTO C. JOHNSON, Secretary. J. L. HANSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Theo. Priebe, S. S. Johnson, W. S. Miner, E. C. Sybelrud.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes, \$7.00.

If so, state name and address of claimant and amount paid. W. S. Miner, \$7.00.
 How many counties did you transact business in during year? Two.
 How many townships are you authorized to transact business in? Fifteen.
 In how many of these are you actually operating? Eleven.
 How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$205.97
Cash received as first payments of policies issued during the year	\$82.00	
Cash received from assessments during the year.....	1,422.92	
Cash received from all other sources, viz.: Renewals.....	63.00	
Total amount of cash received during the year.....		1,567.92
Total cash, including balance on hand from previous year...		\$1,773.89

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,246.12	
Paid directors.....	41.25	
Paid salaries of officers: President, \$24.50; secretary, \$32.40; treasurer, \$17.50.....	74.40	
Postage	3.35	
Paid for printing.....	19.25	
Insurance department fees.....	4.00	
All other disbursements, viz.: Ex. charges.....	.50	
Total amount of disbursements during the year.....		1,388.87
Balance cash on hand at end of year.....		\$385.02

ASSETS OTHER THAN CASH DECEMBER 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	385.02
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LIABILITIES DECEMBER 31, 1899, NONE.

Surplus or excess of assets over liabilities, cash on hand....	385.02
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	338	\$638,951.00
Number of policies issued during the year.....	41	118,738.00
Total	379	\$757,689.00
Deduct number of policies expired and ceased to be in force during the year.....	17	23,235.00
Number of policies and amount in force at end of year, viz.: December 31, 1899.....	362	734,454.00
Number loss claims presented during the year.....	10	1,246.12
Number losses paid in full as adjusted.....	10	1,246.12

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:	
Waseca county.....	\$685,939
Steele county	48,515
Total	\$734,454

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Otisco township.....	\$299,955	Iosco township.....	\$35,415
Lemond township.....	43,665	Blooming Grove township...	61,700
Berlin township.....	4,580	Woodville township.....	28,635
New Richland township.....	123,790	Freedom township.....	9,400
Byron township.....	73,208	Total	\$734,454
Milton township.....	50,906		
St. Mary's township.....	3,200		

PALMYRA FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF PALMYRA, COUNTY OF RENVILLE.

For the Year Ending December 31, 1899.

Organized 8th day of June, 1886. Commenced business 30th day of August, 1886.

COMPLETE LIST OF OFFICERS.

THYKE E. YTTERBOE, President. S. BERGMAN, Vice President. E. M. ERICSON,
Secretary. J. MORTENSEN, LUNDE, Treasurer.

COMPLETE LIST OF DIRECTORS.

Thyke E. Ytterboe, S. Bergman, E. M. Ericson, J. Mortensen Lund.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Besides directors it has local agents.

If so, state names, addresses, and salaries of same. E. H. Grusmoen, Fairfax, Minn., agent until elected director, 6, 6, '99, compensation, \$13.50; A. J. Anderson, Franklin, Minn., compensation, \$2, and G. Peterson, Hector, Minn., compensation, \$3.

Give names, position, and salaries of office clerks. It has none.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Eleven.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? June 6th last.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$179.13
Cash received as first payments of policies issued during the year	\$143.00	
Cash received from assessments during the year.....	825.33	
Cash received from assessments of previous years.....	62.12	
Total amount of cash received during the year.....		1,030.45
Total cash, including balance on hand from previous year....		\$1,209.58

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$503.83	
Paid commissions to agents	18.50	
Paid directors	18.00	
Paid salaries of officers: President, \$38.92; secretary, \$67.04; treasurer, \$24.25	130.21	
Paid salary vice president.....	16.79	
Postage	14.41	
Paid for printing, \$3.75; office supplies, \$8.95	12.70	
Insurance department fees, \$4, two years; livery hire, \$4.50.....	8.50	
All other disbursements, viz. Affidavits, 50 cents; to town clerk for filing, 10 cents; revenue stamp, 3 cents; exchange, 35 cents	.98	
Total amount of disbursements during the year.....		723.92
Balance cash on hand at end of year.....		\$485.66

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Uncollected assessment.....	\$62.14	62.14
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$547.80

LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Printing.....	\$1.00	
Total liabilities December 31, 1899.....		1.00
Surplus or excess of assets over liabilities.....		\$546.80

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	368	\$547,204
Number of policies issued during the year.....	110	191,003
Total.....	478	\$738,207
Deduct number of policies expired and ceased to be in force dur- ing the year	82	124,197
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	396	614,010
Number loss claims presented during the year.....	7	503.83
Number losses paid in full as adjusted.....	7	503.83

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Renville county	\$610,375
Nicollet county	3,635
Total	\$614,010

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Palmyra township.....	\$184,085	Osceola township.....	\$6,265
Camp township.....	131,019	Hector township.....	4,710
Pandow township.....	120,253	Bird Island township.....	5,925
Cairo township.....	72,365	Ridgely township.....	3,635
Martinsbury township.....	44,086	Willington township.....	.....
Melville township.....	25,787		
Birch Cooley township.....	15,880	Total	\$614,010

PARKERS PRAIRIE MUTUAL FIRE INSURANCE COMPANY

OF PARKERS PRAIRIE, COUNTY OF OTTER TAIL.

For the Year Ending December 31, 1899.

Organized 20th day of March, 1886. Commenced business 20th day of March, 1886.

COMPLETE LIST OF OFFICERS.

E. C. EMBERTSON, President. JOHN A. HAWKINSON, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

E. C. Embertson, John A. Hawkinson, M. B. Larson, Loth Holm, A. P. Johnson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes. Chimney and building inspectors at \$1 per day.

If so, state names, addresses, and salaries of same. Ole Allanson, Henning, \$2; August Aronson, Henning. \$10; H. M. Peterson, Wadena, \$6; Loth Holm, Parkers Prairie, \$6; M. C. Ganes, Parkers Prairie, \$7.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Thirteen.

In how many of these are you actually operating? Thirteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$875.30
Cash received as first payments of policies issued during the year	\$75.74	
Cash received from notes taken during the year.....	20.00	
Cash received from assessments of previous years.....	4.45	
Cash received from all other sources, viz.: Interest.....	.82	
Total amount of cash received during the year.....		101.01
Total cash, including balance on hand from previous year....		\$976.31

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$35.40	
Paid commissions to agents.....	51.75	
Paid directors	4.50	
Paid salaries of officers: President, \$5.60; secretary, \$29.15; treasurer, \$20.10	54.85	
Rent, \$2; postage, \$1.48.....	3.48	
Paid for printing.....	13.00	
Insurance department fees.....	2.00	
All other disbursements, viz.: Express, 50 cents; M. O. fee, 10 cents; district chimney, etc., inspectors, 31 days at \$1 per day, \$31	31.60	
Total amount of disbursements during the year.....		196.58
Balance cash on hand at end of year.....		\$779.73

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes unpaid which were acquired during the year.....	\$28.80	
All other assets, viz.: One iron safe.....	75.00	103.80
Total assets of the company, including balance cash on hand,		
Dec. 31, 1899.....		\$883.53

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities..... 883.53

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	255	\$299,722
Number of policies issued during the year.....	63	76,931
Total	318	\$376,653
Deduct number of policies expired and ceased to be in force during the year.....	39	44,294
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	279	332,359
Number loss claims presented during the year.....	2	35.40
Number losses paid in full as adjusted.....	2	35.40

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:
Otter Tail \$332,359

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:			
Parkers Prairie township....	\$56,916	Effington township.....	\$3,506
Eastern township.....	39,549	Folden township.....	12,720
Woodside township.....	7,905	Henning township.....	52,955
Oak Valley township.....	10,181	Leaf Lake township.....	39,520
Campton township.....	47,406	Spruce Hill township.....	16,503
Bluffton township.....	3,877		
Elmo township.....	35,556	Total	\$332,359
Inman township.....	5,765		

PATRONS' COOPERATIVE MUTUAL FIRE INSURANCE COMPANY

OF MAPLE GROVE, COUNTY OF HENNEPIN,

For the Year Ending December 31, 1899.

Organized 1st day of April, 1884. Commenced business 20th day of May, 1884.

COMPLETE LIST OF OFFICERS.

JAMES A. BULL, President. C. F. McCausland, Vice President. C. E. EVANS, Secretary. FRED WEBB, Treasurer.

COMPLETE LIST OF DIRECTORS.

James A. Bull, C. F. McCausland, C. E. Evans, Fred Webb, J. E. Purmort,
R. L. Bailif, T. J. Hennessy, H. M. Wilcox, A. J. Wood.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? \$187.64.
 If so, how much and to whom is such amount owing? Director's per diem, \$98.65; treasurer's commission, \$63.99; secretary's salary, \$25.00.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.
 How many counties did you transact business in during year? Five.
 How many townships are you authorized to transact business in? Fifty.
 In how many of these are you actually operating? Forty-seven.
 How many assessments were levied during the year? Two.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? .0036%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$8.80
Cash received as first payments of policies issued during the year	\$83.23	
Cash received from assessments during the year	3,905.95	
Cash received from assessments of previous years	2,372.11	
Cash received from all other sources, viz.: Loans, \$1,236.63; surrendered policies, \$38.37	1,302.00	
Total amount of cash received during the year	7,663.29	
Total cash, including balance on hand from previous year	\$7,672.09	

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year	\$656.00	
Paid losses incurred during the year	2,950.40	
Paid agents for adjusting losses	7.50	
Paid agents for collecting, \$114.05; paid directors, \$141.57	255.62	
Paid salaries of officers: Secretary, \$225; treasurer, \$177.06 commission	402.06	
Rent, \$5.00; postage, \$76.91	81.91	
Paid for printing, \$29.25; advertising, 75c.; office supplies, \$7.54	37.54	
Insurance department fees	2.00	
All other disbursements, viz.: On notes and interest	3,250.48	
Total amount of disbursements during the year	7,643.51	
Balance cash on hand at end of year	\$28.58	

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Safe, \$100.00; office furniture, \$50.00	\$150.00	
Assets unpaid on Assessment No. 15, \$210.00; Assessment No. 16, \$279.11; Assessment No. 17, \$214.62	703.73	853.73
Total assets of the company, including balance cash on hand Dec. 31, 1899		\$882.31

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year	\$1,175.00	
Salaries of officers, superintendents, agents and clerks unpaid, directors, \$98.65; treasurer, \$63.99; secretary, \$25.00	187.64	
All other liabilities, viz.: Loans on company's notes	1,786.63	
Total liabilities Dec. 31, 1899	\$3,149.27	
Excess of liabilities over assets	\$2,266.96	

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,355	\$1,351,021.00
Number of policies issued during the year.....	216	212,450.00
Total	1,571	\$1,563,471.00
Deduct number of policies expired and ceased to be in force during the year.....	278	363,592.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,293	1,199,879.00
Number loss claims presented during the year.....	25	4,185.40
Number losses paid in full as adjusted.....	19	2,950.40
Undisputed losses adjusted but unpaid.....	3	1,175.00
Losses resisted in full by company.....	3	60.00
Total of all losses unpaid, disputed and resisted.....	6	1,235.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Ramsey county.....	\$10,900	Isanti county.....	\$4,235
Hennepin county.....	797,904		
Anoka county.....	236,255	Total	\$1,199,879
Wright county.....	150,585		

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Maple Grove township....	\$54,285	Golden Valley township....	\$9,295
Corcoran township.....	23,850	St. Louis Park township....	2,000
Hasson township.....	15,315	Edina township.....	26,995
Dayton township.....	76,815	Fridley township.....	5,125
Champlin township.....	23,405	Mound View township.....	750
Brooklyn township.....	51,880	White Bear township.....	2,550
Crystal Lake township....	35,277	New Canada township.....	2,500
Plymouth township.....	78,459	Rose township.....	5,100
Medina township.....	27,856	New Brighton township....	.....
Independence township....	27,980	Centerville township.....	4,925
Greenwood township.....	12,400	Blaine township.....	14,300
Minnetrasta township....	2,050	Anoka township.....	11,550
Franklin township.....	31,815	Ramsey township.....	48,940
Rockford township.....	7,400	Burns township.....	29,405
Frankford township.....	5,875	St. Francis township.....	8,925
Otsego township.....	62,455	Bethel township.....	23,385
Monticello township.....	28,800	Oak Grove township.....	28,530
Buffalo township.....	14,230	Linwood township.....	14,510
Osseo township.....	3,075	Grow township.....	27,505
Orino township.....	59,547	Horn Lake township.....	14,005
Excelsior township.....	28,070	Columbus township.....	5,150
Minnetonka township.....	56,928	Stanford township.....	4,235
Eden Prairie township....	41,555	Athens township.....	.....
Bloomington township....	106,534	Robbinsdale township.....	1,933
Richfield township.....	32,410	Minnetonka Beach.....	.....
		Total	\$1,199,879

PAYNESVILLE AND ZION TOWN MUTUAL FIRE INSURANCE COMPANY.

OF ZION, COUNTY OF STEARNS,

For the Year Ending December 31, 1899.

Organized 4th day of December, 1894. Commenced business 17th day of December, 1894.

COMPLETE LIST OF OFFICERS.

J. G. KNEBEL, President. Jos. SALCHERT, Vice President. WM. ARNDT, Secretary.
C. BINDER, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. G. Knebel, Jos. Salchert, Wm. Arndt, Carl Binder, G. J. Baitinger,
C. P. Rauch, Paul Zimmerman.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Thirteen.

In how many of these are you actually operating? Thirteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? Have not been amended.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$186.64
Cash received as first payments of policies issued during the year	\$502.13	
Cash received from assessments during the year.....	864.50	
Total amount of cash received during the year.....		1,366.63
Total cash, including balance on hand from previous year...		\$1,553.27

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,275.07	
Paid agents for adjusting losses.....	34.00	
Paid directors.....	112.60	
Paid salaries of officers: President, \$6.30; secretary, \$46.50; treasurer, \$29.66.....	82.46	
Postage	24.40	
Paid for printing, \$6.50; office supplies, \$4.80.....	11.30	
Paid attorneys' fees, \$1.00; insurance department fees, \$6.00....	7.00	
Total amount of disbursements during the year.....		1,546.83
Balance cash on hand at end of year.....		\$6.44

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	6.44
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	6.44
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	483	\$798,214.00
Number of policies issued during the year.....	126	228,517.00
Total	609	\$1,026,731.00
Deduct number of policies expired and ceased to be in force during the year.....	10	15,750.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	599	1,010,981.00
Number loss claims presented during the year.....	12	
Number losses paid in full as adjusted.....	9	1,275.07
Unadjusted losses at end of year.....	3	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of business in force in each county at end of year:

Stearns county.....	\$874,519	Kandiyohi county.....	\$35,375
Meeker county.....	101,087	Total	\$1,010,981

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Zion township.....	\$206,758	Roseville township.....	\$35,375
Paynesville township.....	68,285	Union Grove township.....	2,370
Eden Lake township.....	94,150	Manannah township.....	63,125
Munson township.....	136,572	Forest Prairie township....	25,397
St. Martin township.....	92,231	Harvy township.....	10,195
Spring Hill township.....	115,459	Total	\$1,010,981
Lake George township.....	31,815		
Lake Henry township.....	129,219		

PERHAM GERMAN MUTUAL FIRE INSURANCE COMPANY

OF PERHAM, COUNTY OF OTTER TAIL.

For the Year Ending December 31, 1899.

Organized 20th day of July, 1895. Commenced business 10th day of January, 1896.

COMPLETE LIST OF OFFICERS.

JACOB JUNG, President. CHARLES ALTSTADT, Secretary. F. G. WASCHE, Treasurer.

COMPLETE LIST OF DIRECTORS.

Jacob Jung, Charles Altstadt, F. G. Wasche, Martin Fiedler,
Martin Haut, F. D. Sieling, Jos. B. Hemmelgarn.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agents of this company during the year? None.

How many counties did you transact business in during year? One.
 If a township mutual, state how many townships you are authorized to transact business in? Twenty-four.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$1,265.20
Cash received as first payments of policies issued during the year	\$705.58	
Cash received from notes taken during the year.....	73.99	
Cash received from notes of previous years.....	159.72	
Cash received from all other sources.....	86.06	
Total amount of cash received during the year.....		1,025.35
Total cash, including balance on hand from previous year...		\$2,291.55

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$249.70	
Return premiums on new policies, \$57.80; return premiums on withdrawals, \$2.45.....	60.25	
Paid commissions to agents, \$87.00; paid agents for adjusting losses, \$10.50.....	97.50	
Paid directors.....	34.50	
Paid salaries of officers: President, \$8.00; secretary, \$44.00; treasurer, \$33.76.....	85.76	
Rent, \$3.00; postage, \$5.27.....	8.27	
Paid for printing, \$5.50; office supplies, \$5.00.....	10.50	
Insurance department fees.....	2.00	
All other disbursements, viz.: Work done by secretary.....	13.60	
Loans made.....	1,280.00	
Total amount of disbursements during the year.....		1,842.08
Balance cash on hand at end of year.....		\$448.47

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$975.00	
Notes unpaid which were acquired during the year.....	1,280.00	
		2,255.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$2,703.47

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	\$2,703.47
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	330	\$291,886.00
Number of policies issued during the year.....	87	84,003.00
Total	417	\$375,889.00
Deduct number of policies expired and ceased to be in force during the year.....	17	11,605.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	400	364,284.00
Number loss claims presented during the year.....	4	249.70
Number losses paid in full as adjusted.....	4	249.70

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:
 Otter Tail county.....

Total	\$364,284
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Perham township.....	\$64,842	Otto township.....	\$26,383
Edna township.....	54,588	Bluffton township.....	.....
Dora township.....	37,725	Compton township.....	1,965
Candor township.....	9,609	Deer Creek township.....	3,741
Hobart township.....	21,720	Leaf Lake township.....	28,911
Gorman township.....	33,003	Otter Tail township.....	21,068
Collss township.....	3,715	Rush Lake township.....	35,270
Butler township.....	.....	Dead Lake township.....	500
Paddock township.....	.....	Amor township.....	.....
Blowers township.....	720	Main township.....	.....
Homestead township.....	8,362	Star Lake township.....	.....
Pine Lake township.....	23,767		
Newton township.....	.....	Total	\$364,284

PLAINVIEW FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF PLAINVIEW, COUNTY OF WABASHA.

For the Year Ending December 31, 1899.

Organized 26th day of January, 1889. Commenced business 20th day of February, 1889.

COMPLETE LIST OF OFFICERS.

GEO. N. WEDGE, President. ANDREW FRENCH, Secretary. R. C. WRIGHT, Treasurer.

COMPLETE LIST OF DIRECTORS.

Geo. N. Wedge, Andrew French, R. C. Wright, P. Lamprecht, J. A. Olin,
L. E. Ryan, Wm. H. Feller, Stephen Appel,
A. J. McRay.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$58.75 to directors and \$15.00 to secretary.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Seventeen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during the year? 1-10 of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$162.45
Cash received as first payments of policies issued during the year.....	\$236.83	
Cash received from assessments during the year.....	654.34	
Cash received from assessments of previous years.....	11.54	
Cash received from all other sources, viz.: Survey and policy fees, \$265.50; borrowed money, \$400.00.....	665.50	
Total amount of cash received during the year.....		1,568.21
Total cash, including balance on hand from previous year....		\$1,730.66

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$32.00	
Paid losses incurred during the year.....	1,154.25	
Paid directors.....	40.50	
Rent, \$2.50; postage, \$18.44.....	20.94	
Paid for printing, \$20.50; office supplies, \$3.90.....	24.40	
Insurance department fees.....	4.00	
All other disbursements, viz.: Secretary's compensation, \$99.00; treasurer's, \$13.06; survey fees to agents, \$177.00; internal revenue, \$1.20; freight charges, \$2.95; notary's fees, etc., \$1.60.....	294.81	
Total amount of disbursements during the year.....		1,570.90
Balance cash on hand at end of year.....		\$159.76

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Fire proof safe, \$60.00; office supplies, \$10.00.....	\$70.00	
Unpaid assessments collectible.....	6.64	76.64
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$236.40

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year....	\$34.04	
All claims in dispute or litigation.....	135.00	
All other liabilities, viz.: Borrowed money unpaid, \$400.00; directors' per diem, \$58.75; secretary's compensation, \$15.00..	473.75	
Total liabilities Dec. 31, 1899.....		642.79
Excess of liabilities over assets.....		\$406.39

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	466	\$611,557.16
Number of policies issued during the year.....	177	236,585.00
Total	643	\$848,142.16
Deduct number of policies expired and ceased to be in force during the year.....	87	111,544.16
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	556	736,598.00
Number loss claims presented during the year.....	16	
Number losses paid in full as adjusted.....	10	
Undisputed losses adjusted but unpaid.....	4	34.04
Unadjusted losses at end of year.....	*1	
Legitimate losses in dispute and amount claimed by assured.....	*1	285.00
Losses resisted in full by company.....	1	Est. 45.00
Total of all losses unpaid, disputed and resisted.....	6	364.04

*Same loss.

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:		
Wabasha county.....	\$612,338	Winona county..... \$97,990
Olmsted county.....	26,270	
Total		\$736,598

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Plainview township.....	\$196,490	Minneiska township.....	4,600
Whitewater township.....	90,405	Greenfield township.....	3,395
Watopa township.....	33,151	Glasgow township.....	20,565
Highland township.....	134,192	West Albany township.....	8,600
Oakwood township.....	133,495	Hyde Park township.....	7,925
Elgin township.....	70,525	Zumbro township.....	.....
Viola township.....	6,045	Pepin township.....	.....
Quincy township.....	20,225	Total	\$736,598
Elba township.....	5,910		
Mt. Vernon township.....	1,675		

PLEASANT MOUND GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF BLUE EARTH, COUNTY OF WATONWAN.

For the Year Ending December 31, 1899.

Organized 8th day of January, 1884. Commenced business 8th day of January, 1884.

COMPLETE LIST OF OFFICERS.

A. URBAN, President. AUG. SULFLOW, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Aug. Urban, Aug. Sulflow, Wm. Zellmer, G. Kietzer, A. Kalow,
R. Speck, Wm. Wruke.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? Yes, two.

If so, state names, addresses and salaries of same. Gust Urban and Wm. Arndt. One dollar for each application. P. O., Willow Creek and Madelia, Minn.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Fifteen.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? None.

Total rate per cent of assessment levied during year? 1-10 of 1%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$67.23
Cash received as first payments of policies issued during the year	\$314.91	
Cash received from assessments during the year.....	591.45	
Total amount of cash received during the year.....		906.36
Total cash, including balance on hand from previous year...		\$973.59

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$11.50	
Paid losses incurred during the year.....	471.75	
Paid agents' expenses, \$132.47; paid directors, \$28.50.....	160.97	
Paid salaries of officers: President, \$12.00; secretary, \$75.00...	87.00	
Paid for printing.....	10.00	
Postage.....	4.68	
Insurance department fees.....	6.00	
All other disbursements.....	40.72	
Total amount of disbursements during the year.....		792.62
Balance cash on hand at end of year.....		\$180.97

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	180.97
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	180.97
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	365	\$632,896.00
Number of policies issued during the year.....	58	113,959.00
Total	423	\$746,855.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	44	77,616.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	379	669,239.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Blue Earth county.....	\$630,225
Watonswan county.....	39,014
Total	\$669,239

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Pleasant Mound township....	\$240,656	Lincoln township.....	\$4,503
Ceresco township.....	60,750	Butternut Valley township...	2,607
Vernon Center township....	100,530	Sterling Center township...	10,305
Shelby township.....	40,325	Antrim township.....	20,780
Lyra township.....	140,305	Fielden township.....	15,550
Rapidan township.....	11,317	South Branch township.....	2,684
Mapleton township.....	6,315		
Beauford township.....	4,307	Total	\$669,239
Denville township.....	8,305		

PREBLE FARMERS' TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF TAWNEY, COUNTY OF FILLMORE.

For the Year Ending December 31, 1899.

Organized 8th day of June, 1880. Commenced business 2d day of August, 1880.

COMPLETE LIST OF OFFICERS.

JOHN McLEOD, President. R. C. SPANDE, Vice President. A. ARNESON, Secretary.
JOHN N. JOHNSON, Treasurer. L. L. HUMBLE, LARS THOMPSON, Agents.

COMPLETE LIST OF DIRECTORS.

John McLeod, R. C. Spande, John N. Johnson, R. A. Jenson,
Ole O. Bagley, Nels Spande, A. Arneson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No, it has not.

Give names, position and salaries of office clerks. We have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None at all.

How many counties did you transact business in during year? One only.

How many townships are you authorized to transact business in? Eight.

In how many of these are you actually operating? All of them.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes. Annual meeting, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No, they have not.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$954.75
Cash received as first payments of policies issued during the year	\$356.75	
Cash received from interest.....	16.00	
Total amount of cash received during the year.....		372.75
Total cash, including balance on hand from previous year....		\$1,327.50

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$455.00	
Paid survey fee agents, \$103.50; paid agents for adjusting losses,		
\$6.00	109.50	
Paid directors.....	20.00	
Paid salaries of officers: Secretary.....	37.70	
Postage	3.82	
Paid for printing.....	.75	
Insurance department fees.....	2.00	
Justice, telephone and messenger fee.....	1.50	
All other disbursements, viz.: Delegates' expenses to convention		
of state organization, Feb. 1, 1899.....	13.56	
Total amount of disbursements during the year.....		643.48
Balance cash on hand at end of year.....		\$684.02

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand
Dec. 31, 1899..... 684.02

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year....	\$15.00
Total liabilities Dec. 31, 1899.....	15.00
Surplus or excess of assets over liabilities.....	\$669.02

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	444	\$382,810.00
Number of policies issued during the year.....	121	117,795.00
Total	565	500,605.00
Deduct number of policies expired and ceased to be in force during the year.....	71	66,715.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	494	433,890.00
Number loss claims presented during the year.....	2	470.00
Number losses paid in full as adjusted.....	1	455.00
Undisputed losses adjusted but unpaid.....	1	15.00
Total of all losses unpaid, disputed and resisted.....	1	15.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Fillmore county.....	\$433,890
Total	\$433,890

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Preble township.....	\$72,160	Amherst township.....	\$16,750
Norway township.....	88,255	Canton township.....	6,875
Rushford township.....	54,705	Newburg township.....	111,635
Arendahl township.....	35,970		
Holt township.....	47,540	Total	\$433,890

REDWOOD FALLS TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF REDWOOD FALLS, COUNTY OF REDWOOD.

For the Year Ending December 31, 1899.

Organized 1st day of September, 1889. Commenced business 4th day of November, 1889.

COMPLETE LIST OF OFFICERS.

MARTIN BREDVOLD, President. THOMAS MARCH, Vice President. A. D. STEWART,
Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

T. L. Gilbert, David Alexander, John Longbottom, Wm. Steele.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twenty-five.

In how many of these are you actually operating? Twenty-five.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$140.22
Cash received as first payments of policies issued during the year	\$545.92	
Cash received from assessments during the year.....	3,430.00	
Cash received from notes taken during the year.....	500.00	
Cash received from assessments of previous years.....	1,671.60	
Total amount of cash received during the year.....		6,147.52
Total cash, including balance on hand from previous year....		\$6,287.74

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$463.75	
Paid losses incurred during the year.....	3,813.12	
Paid agents for adjusting losses.....	80.25	
Paid directors	77.60	
Paid salaries of officers: Secretary.....	271.60	
Postage	83.02	
Paid for printing, \$25.75; advertising, \$2.10.....	27.85	
Insurance department fees.....	2.00	
Attorneys' fees.....	5.00	
All other disbursements, viz.: State association fees, \$1; notes and interest, \$1,286.20.....	1,287.20	
Total amount of disbursements during the year.....		6,111.39
Balance cash on hand at end of year.....		\$176.35

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Desk, \$20; stationery, books and supplies, \$10; uncollected assessments, \$200.....	\$230.00	
Total assets of the company, including balance on hand Dec. 31, 1899.....		\$406.35

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	406.35
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	1,304	\$1,364,135
Number of policies issued during the year.....	450	499,162
Total.....	1,763	\$1,863,297
Deduct number of policies expired and ceased to be in force during the year.....	230	292,372
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,524	1,570,925
Number loss claims presented during the year.....	26	2,395.92
Number losses paid in full as adjusted.....	24	3,813.12
Losses resisted in full by company.....	2	122.80
Total of all losses disputed and resisted.....	2	122.80

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Redwood county	\$1,570,925
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Redwood Falls township....	\$54,110	Westline township.....	\$27,065
Honner township.....	17,785	Gales township.....	59,390
Delhi township.....	61,322	Johnsonville township.....	85,850
Kentice township.....	53,966	Waterbury township.....	83,035
Underwood township.....	40,840	Willow Lake township.....	118,275
Vesta township.....	42,600	Sundown township.....	124,876
Sheridan township.....	94,407	Brookville township.....	60,393
Paxton township.....	55,146	Charlestown township.....	81,820
Sherman township.....	42,693	Lamberton township.....	48,065
Morgan township.....	66,459	North Hew township.....	74,290
Three Lakes township.....	41,467	Springdale township.....	41,120
New Avon township.....	55,481		
Vail township.....	79,740		
Granite Rock township.....	60,730	Total	\$1,570,925

ROCHESTER FARMERS' MUTUAL FIRE & LIGHTNING INSURANCE COMPANY

OF ROCHESTER, COUNTY OF OLIMSTED.

For the Year Ending December 31, 1899.

Organized 11th day of March, 1882. Commenced business 15th day of June, 1882.

COMPLETE LIST OF OFFICERS.

J. M. DUELL, President. FERD. HAMPEL, Vice President. J. SCHMELZER,
Secretary. H. E. MOEHNKE, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. M. Duell, Ferd. Hampel, J. Schmelzer, H. E. Moehnke, Louis Ferber.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Twenty-five.

In how many of these are you actually operating? Twenty-three.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? On June 3, 1899.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,142.90
Cash received as first payments of policies issued during the year	\$2,313.45	
Cash received from assessments during the year	5,000.00	
Cash received from assessments of previous years	17.85	
Cash received from all other sources; viz.: Loan	850.00	

Total amount of cash received during the year..... 8,181.30

Total cash, including balance on hand from previous year.... \$9,324.20

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$5,868.00
Paid commissions to agents, \$574.00; paid agents for adjusting losses, \$90.00	664.00
Paid agents for collecting, \$25.00; paid directors, \$140.00	165.00
Paid fees of officers: President, \$152.00; secretray, \$480.75; treasurer, \$40.00	672.75
Rent, \$8.00; postage, \$53.75	61.75
Paid for printing, \$61.75; advertising, \$3.00; office supplies, \$17.20	81.95
Paid attorneys' fees, \$1.50; insurance department fees, \$2.65; livery hire and railroad fare, \$8.00	12.15
Loan	850.00
Interest	34.50

Total amount of disbursements during the year..... 8,410.10

Balance cash on hand at end of year..... \$914.10

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	914.10
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	914.10
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,872	\$2,400,895.00
Number of policies issued during the year.....	550	695,495.00
Total	2,422	\$3,096,390.00
Deduct number of policies expired and ceased to be in force during the year.....	490	486,195.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,932	2,610,195.00
Number loss claims presented during the year.....	52	5,868.00
Number losses paid in full as adjusted.....	52	5,868.00

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Olmsted county.....	\$2,253,860	Goodhue county.....	84,825
Wabasha county.....	271,510	Total	\$2,610,195

SCHEDULE B.

List of townships in which the company is authorized to transact business, with
amount of business in force in each township at end of year:

Rochester township.....	\$85,915	Elmira township.....	137,785
Cascade township.....	139,825	Orion township.....	145,340
Oronoco township.....	112,315	Pleasant Grove township...	91,105
Mazeppa township.....	39,860	High Forest township.....	131,240
Hydepark township.....	12,295	Racine township.....	.....
Zumbro township.....	85,520	Pleasant Valley township..	.....
Farmington township.....	193,390	Rock Dell township.....	49,175
Haverhill township.....	71,690	Salem township.....	59,345
Marion township.....	112,915	Kalmar township.....	108,775
Eyota township.....	211,630	Newhaven township.....	69,970
Viola township.....	208,060	Pine Island township.....	84,825
Elgin township.....	133,835	Total	\$2,610,195
Quincy township.....	136,765		
Dover township.....	188,620		

ROLLING STONE MUTUAL TOWNSHIP INSURANCE COMPANY

OF ROLLING STONE, COUNTY OF WINONA.

For the Year Ending December 31, 1899.

Organized 1st day of April, 1883. Commenced business, 25th day of May, 1883.

COMPLETE LIST OF OFFICERS.

AUG. STREHLOW, President. JNO. KOHNER, Secretary. BERN. BOLLMANN, Treasurer.

COMPLETE LIST OF DIRECTORS.

August Strehlow, Jno. Kohner, Bern. Bollmann, Jas. L. Finch,
C. A. Fuller, Peter Oech, Andrew Stiever,
John Miller, G. J. Trester.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Twenty-four.

In how many of these are you actually operating? Twenty-three.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? None.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One-quarter of one per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$1,598.14
Cash received as first payments of policies issued during the year	\$2,065.91	
Cash received from assessments during the year.....	3,696.59	
Total amount of cash received during the year.....		5,762.50
Total cash, including balance on hand from previous year...		\$7,360.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$7,461.65	
Paid agents for adjusting losses.....	76.00	
Paid agents for collecting, \$68.88; paid directors, \$198.00.....	266.88	
Paid salaries of officers: President, \$50.00; secretary, \$100.00; treasurer, \$115.25 fees.....	265.25	
Rent, \$5.00; postage, \$60.91.....	65.91	
Paid for printing, \$37.25; advertising, \$11.00; office supplies, \$29.00.....	77.25	
Insurance department fees.....	2.00	
All other disbursements, viz.: Telephone, revenue, recovering overpayment, etc.....	10.46	
Total amount of disbursements during the year.....		8,225.40
Deficit of cash Dec. 31, 1899.....		\$864.76

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

LIABILITIES DEC. 31, 1899, NONE.

Excess of liabilities over assets..... 864.76

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,647	\$2,459,916.00
Number of policies issued during the year.....	419	705,402.00
Total	2,066	\$3,165,318.00
Deduct number of policies expired and ceased to be in force during the year.....	351	588,707.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,715	2,576,611.00
Number losses paid in full as adjusted.....		7,461.65

SCHEDULE A.

Winona county.....	\$2,568,521
Houston county.....	3,290
Fillmore county.....	4,800
Total	\$2,576,611

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Rollingstone township.....	\$72,855	Saratoga township.....	\$117,275
Mt. Vernon township.....	156,620	Fremont township.....	110,870
Whitewater township.....	31,420	Hart township.....	232,270
Elba township.....	136,640	Wiscoy township.....	130,445
Norton township.....	232,485	Pleasant Hill township.....	156,010
Hillsdale township.....	71,815	New Hartford township....	8,525
Winona township.....	51,895	Dresbach township.....	2,800
Richmond township.....	24,815	Money Creek township.....	3,290
Homer township.....	89,495	Pilot Mound township.....	3,000
Wilson township.....	279,480	Chatfield township.....	1,800
Warren township.....	205,876	Ahrendahl .....	.....
Utica township.....	263,565	Total	\$2,576,611
St. Charles township.....	193,365		

ROSE DELL MUTUAL FIRE & LIGHTNING INSURANCE COMPANY.

OF HILLS, COUNTY OF ROCK.

For the Year Ending December 31, 1899.

Organized 1st day of November, 1884. Commenced business, 1st day of January, 1885.

COMPLETE LIST OF OFFICERS.

T. O. TOLLEFSON, President. NELS JACOBSON, Secretary. JENS O. HELGESON, Treasurer.

COMPLETE LIST OF DIRECTORS.

A. O. Skattum, O. G. Qualley, Jens O. Helgeson, K. N. Knudtson,
A. S. Andreson, Kittel Olson, J. P. Jensen, A. T. Hauglid,
Soren Larson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agent not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. T. O. Tollefson, president, Hardwick, Minn., \$10.00.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Thirteen.

In how many of these are you actually operating? Thirteen.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$129.72
Cash received as first payments of policies issued during the year	\$9.10	
Cash received from assessments during the year.....	615.95	
Cash received from assessments of previous years.....	33.25	
Total amount of cash received during the year.....		658.30
Total cash, including balance on hand from previous year...		\$788.02

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$523.29	
Paid agents for adjusting losses.....	18.60	
Paid directors.....	75.90	
Paid salaries of officers: Secretary, \$14.00; treasurer, \$13.17....	27.17	
Rent, \$1.00; postage, \$23.43.....	24.43	
Paid for printing, \$26.40; office supplies, 86c.....	27.26	
Insurance department fees.....	2.00	
All other disbursements, viz.: Express charges, 40c.; exchange, 35c.; telegram, 26c.....	1.01	
Total amount of disbursements during the year.....		699.66
Balance cash on hand at end of year.....		\$88.36

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	88.36
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LIABILITIES DEC. 31, 1899.

All claims in dispute or litigation.....	500.00
Total liabilities Dec. 31, 1899.....	500.00
Surplus or excess of liabilities over assets.....	\$411.64

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	282	\$374,895.00
Number of policies issued during the year.....	84	113,390.00
Total	366	\$488,285.00
Deduct number of policies expired and ceased to be in force during the year.....	74	113,090.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	292	375,195.00
Number loss claims presented during the year.....	10	523.29
Number losses paid in full as adjusted.....	10	523.29
Losses resisted in full by company.....	1	500.00
Total of all losses unpaid, disputed and resisted.....	1	500.00

SCHEDULE A.

Rock county.....	\$324,335
Pipstone county.....	50,860
Total	\$375,195

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Martin township.....	\$154,865	Battle Plain township.....	\$17,955
Clinton township.....	6,945	Denver township.....	15,745
Kanaranzie township.....	12,460	Rose Dell township.....	43,400
Luverne township.....	7,540	Eden township.....	48,510
Beaver Creek township.....	29,845	Elmer township.....	2,350
Spring Water township.....	9,270		
Mound township.....	13,205	Total	\$375,195
Vienna township.....	13,105		

ST. JOSEPH MUTUAL FIRE INSURANCE COMPANY.

OF ST. JOSEPH, COUNTY OF STEARNS.

For the Year Ending December 31, 1899.

Organized 24th day of June, 1885.

Commenced business 6th day of July, 1885.

COMPLETE LIST OF OFFICERS.

F. H. TIMMERS, President. ANDREW WALZ, Vice President. FRED SCHROEDER,
Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

F. H. Timmers, Edward Goerger, John Ferschweiler, Henry Imholte,
Andrew Walz, Nic Laueremann, Fred Schroeder.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Six.

In how many of these are you actually operating? Six.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$308.20
Cash received as first payments of policies issued during the year	\$212.91	
Cash received from all other sources, viz.: Interest on deposits.	8.00	
Total amount of cash received during the year.....	220.91	
Total cash, including balance on hand from previous year...		\$529.11

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$70.00	
Return premiums on new policies.....	6.48	
Paid commissions to agents.....	26.40	
Paid directors.....	4.00	
Paid salaries of officers: President, \$2.00; secretary, \$25.00; treasurer, \$5.00.....	32.00	
Rent, \$2.00; postage, \$1.25.....	3.25	
Insurance department fees.....	2.00	
All other disbursements, viz.: Stationery, \$1.40; notary public, \$1.00.....	2.40	
Total amount of disbursements during the year.....	146.53	
Balance cash on hand at end of year.....		\$382.58

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	382.58
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	382.58
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	180	\$184,754.00
Number of policies issued during the year.....	58	68,670.00
Total	238	253,424.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	21	23,940.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	217	229,484.00
Number loss claims presented during the year.....	2	70.00
Number losses paid in full as adjusted.....	2	70.00

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Stearns county.....	\$229,484
Total	\$229,484

SCHEDULE B.

List of townships in which the company is authorized to transact business, with
amount of business in force in each township at end of year:

St. Joseph township.....	\$78,149	St. Cloud township.....	\$54,810
St. Wendel township.....	35,890	St. Augusta township.....	30,600
Le Sauk township.....	26,110		
Brockway township.....	3,925	Total	\$229,484

SAN FRANCISCO TOWN MUTUAL INSURANCE COMPANY

OF EAST UNION, COUNTY OF CARVER.

For the Year Ending December 31, 1899.

Organized 16th day of November, 1895. Commenced business, 29th day of March, 1896.

COMPLETE LIST OF OFFICERS.

A. J. CARLSON, President. A. G. MILLER, Vice President. JOHN AHLEN, Secretary.
A. J. BROWN, Treasurer. AND. JOHNSON, Asst. Treasurer. SWAN A.
AHLEN, JONAS P. AKINS, J. A. OLSON, Agents.

COMPLETE LIST OF DIRECTORS.

A. J. Carlson, A. P. Nord, John Ahlen, S. A. Lundborg, Claus J. Johnson,
John Lundin, A. G. Miller, P. M. Grief, Frank O. Carlson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? Three.

How many townships are you authorized to transact business in? Fourteen.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$75.02
Cash received as first payments of policies issued during the year	\$174.86	
Cash received from assessments during the year.....	813.67	
Cash received from assessments of previous years.....	.98	
Cash received from all other sources, viz.: Agents' fees.....	73.08	
Total amount of cash received during the year.....		1,062.59
Total cash, including balance on hand from previous year...		\$1,137.61

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$448.60	
Paid commissions to agents, \$73.08; paid agents for adjusting losses, \$3.40.....	76.48	
Paid directors.....	70.10	
Paid salaries of officers: President, \$33.00; secretary, \$94.13; treasurer, \$21.72.....	140.45	
Postage	12.08	
Paid for printing.....	15.14	
Insurance department fees.....	2.00	
All other disbursements., viz.: For delegate to insurance convention at St. Paul, \$5.64; notary fees, \$1.25, and membership fee state association of Town Mutual Insurance Companies, \$1.00.....	7.89	
Total amount of disbursements during the year.....		781.74
Total cash on hand at end of year.....		\$355.87

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Balance due on assessment.....	8.75
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	<u>\$364.62</u>

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	364.62
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	417	\$532,135.00
Number of policies issued during the year.....	86	51,787.00
Total	503	<u>\$583,922.00</u>
Deduct number of policies expired and ceased to be in force dur- ing the year.....	60	13,511.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	443	570,411.00
Number loss claims presented during the year.....	3	448.60
Number losses paid in full as adjusted.....	3	448.60

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Carver county.....	\$512,422	Wright county.....	\$35,179
Sibley county.....	22,810	Total	<u>\$570,411</u>

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

San Francisco township.....	\$116,205	Camden .....	.....
Faxon township.....	22,810	Borgen .....	.....
Hancock township.....	56,398	Hollywood township.....	63,087
Benton township.....	13,705	Watertown township.....	130,962
Dahlgren township.....	95,675	Franklin township.....	17,702
Carver township.....	15,520	Woodland township.....	17,477
Laketown township.....	17,230	Total	<u>\$570,411</u>
Waconia township.....	3,610		

SHARON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF SHARON, COUNTY OF LE SUEUR.

For the Year Ending December 31, 1900.

Organized 30th day of June, 1888.

Commenced business 28th day of July, 1888.

COMPLETE LIST OF OFFICERS.

CHAS. T. BARKER, President. ANDREW WILFERT, Vice President. D. J. FREIBERG,
Secretary. R. C. VAN LEHE, Treasurer.

COMPLETE LIST OF DIRECTORS.

Chas. T. Barker, R. C. Van Lehe, M. J. Feeny, M. McCourtney, Jr.,
Andrew Wilfert, H. E. Marsching, J. W. Burke,
W. V. Brockway, D. J. Freiberg.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? It has not.

Give names, position and salaries of office clerks. None permanent. A clerk was employed in making out assessment roll.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Sixteen.

In how many of these are you actually operating? Fifteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Annual meeting, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Herewith.

Total rate per cent of assessment levied during year? Two and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$309.16
Cash received as first payments of policies issued during the year	\$1,349.66	
Cash received from assessments during the year.....	3,140.53	
Cash received from notes of previous years.....	9.12	
Cash received from all other sources, viz.: Account premiums		
1898	10.39	
Total amount of cash received during the year.....		4,509.70
Total cash, including balance on hand from previous year...		\$4,818.86

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$3.84	
Paid losses incurred during the year.....	3,243.85	
Return premiums on withdrawals.....	3.97	
Paid agents for collecting, \$6.22; paid agents' expenses, 50c.; paid directors, \$98.75.....	105.84	
Paid salaries of officers: President, \$25.00; secretary, \$50.00; treasurer, \$90.00.....	165.00	
Paid clerk hire, \$58.00; postage, \$49.84.....	107.84	
Paid for printing, \$50.25; advertising, \$5.00; office supplies, \$16.75	72.00	
Paid attorneys' fees, \$2.00; insurance department fees, \$2.00....	4.00	
All other disbursements, viz.: Investigating risks, \$5.70; special committee by-laws, \$6.00; attending state meeting, \$15.20; fees state agent, \$1.00; exchange, \$1.15; filing and acknowl- edging report, 35c.; express on books, \$1.05.....	30.45	
Total amount of disbursements during the year.....		3,736.45
Balance cash on hand at end of year.....		\$1,082.41

ASSETS OTHER THAN CASH DEC. 31, 1899.

Assessments uncollected and in hands of collectors not re- ported	\$359.47	359.47
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,441.88

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,441.88
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,168	\$1,232,352.00
Number of policies issued during the year.....	420	425,250.00
Total	1,588	\$1,657,582.00
Deduct number of policies expired and ceased to be in force during the year.....	201	193,513.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,387	1,464,069.00
Number loss claims presented during the year.....	9	3,243.85
Number losses paid in full as adjusted.....	9	3,243.85

SCHEDULE A.

Le Sueur county.....	\$1,316,384
Scott county.....	147,685
Total	\$1,464,069

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Sharon township.....	\$284,185	Elysian township.....	\$87,597
Ottawa township.....	52,237	Cordova township.....	113,130
Le Sueur township.....	13,565	Lexington township.....	115,102
Tyrone township.....	182,250	Cleveland township.....	139,130
Blakeley township.....	147,685	Washington township.....	33,730
Derrynane township.....	55,644	Kasota township.....	64,067
Montgomery township.....	17,555		
Kilkenny township.....	92,960	Total	\$1,464,069
Waterville township.....	64,700		

SHELBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF AMBOY, COUNTY OF BLUE EARTH.

For the Year Ending December 31, 1899.

Organized 28th day of December, 1883. Commenced business 24th day of May, 1884.

COMPLETE LIST OF OFFICERS.

W. H. LOOK, President. JAMES CRAYS, Vice President. WM. WHITE, Secretary.
JAMES CRAYS, Treasurer.

COMPLETE LIST OF DIRECTORS.

W. H. Look, James Crays, Wm. White, M. H. Oliver, Wm. Bottomley,
J. E. Drews, J. W. Sprague, C. F. Force, H. O. Thompson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Nineteen.

In how many of these are you actually operating? Eighteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during the year? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$396.19
Cash received as first payments of policies issued during the year	\$853.24	
Cash received from assessments during the year.....	2,526.49	
Cash received from notes taken during the year, borrowed money	1,975.00	
Total amount of cash received during the year.....		5,354.73
Total cash, including balance on hand from previous year...		\$5,750.92

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$250.00	
Paid losses incurred during the year.....	3,494.74	
Paid commissions to agents, \$294.00; paid agents for adjusting losses, \$48.00.....	342.00	
Paid agents for collecting, \$50.52; paid directors, \$101.05.....	151.57	
Paid salaries of officers: Secretary, \$100.00; treasurer, \$61.75...	161.75	
Rent, \$2.00; postage, \$22.75.....	24.75	
Paid for printing, \$30.00; office supplies, \$7.15.....	37.15	
Insurance department fees.....	2.50	
All other disbursements, viz.: Borrowed money paid during year	1,237.07	
Total amount of disbursements during the year.....		5,701.53
Balance cash on hand at end of year.....		\$49.39

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	49.39
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LIABILITIES DEC. 31, 1899.

Notes unpaid.....	\$737.93	
Total liabilities Dec. 31, 1899.....		737.93
Excess of liabilities over assets.....		\$688.54

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	741	\$1,285,495.50
Number of policies issued during the year.....	174	323,122.00
Total	915	\$1,608,617.50
Deduct number of policies expired and ceased to be in force during the year.....	185	365,442.50
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	730	1,243,175.00
Number loss claims presented during the year.....	41	
Number losses paid in full as adjusted.....	39	3,744.74
Losses resisted in full by company.....	2	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Blue Earth county.....	\$736,015
Faribault county.....	380,763
Martin county.....	126,397
Total	\$1,243,175

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Shelby township.....	\$167,157	Garden City township.....	33,283
Danville		Nashville Center township..	119,987
Mapleton township.....	35,065	Winnebago City township..	174,579
Sterling township.....	110,289	Delevan township.....	51,441
Pleasant Mounds township..	102,660	Lura township.....	5,975
Medo		Prescott township.....	9,445
Beauford township.....	5,150	Verona township.....	139,323
Lyra township.....	34,830	Center Creek township.....	6,410
Vernon Center township....	148,711		
Cresco township.....	87,280	Total	\$1,243,175
Rapidan township.....	11,590		

SHIBLE MUTUAL FIRE & LIGHTNING INSURANCE COMPANY

OF SHIBLE, COUNTY OF SWIFT.

For the Year Ending December 31, 1899.

Organized 16th day of March, 1896. Commenced business 26th day of March, 1896.

COMPLETE LIST OF OFFICERS.

R. H. EHRENBURG, President. P. H. SCHRECK, Secretary. J. C. BEHLEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

R. H. Ehrenberg, P. H. Schreck, J. C. Behlen, Wm. Sachs,
Wm. Hoffmann, August Holzheimer, August Petrick,
Ernst Christianson, H. P. Weeding.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$100.00 to P. H. Schreck, secretary.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Four.

How many townships are you authorized to transact business in? Twenty-five.

In how many of these are you actually operating? Sixteen.

How many assessments were levied during the year? Two.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 2.0 mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$50.36
Cash received as first payments of policies issued during the year	\$117.24	
Cash received from assessments during the year.....	701.03	
Cash received from all other sources.....	608.63	

Total amount of cash received during the year.....	1,426.90
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Total cash, including balance on hand from previous year...	\$1,477.26
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DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$250.00
Paid losses incurred during the year.....	592.00
Return premiums on withdrawals.....	1.50
Paid for adjusting losses.....	46.55
Paid directors.....	68.75
Paid salaries of officers: President, \$10.00; secretary, \$10.00; treasurer, \$25.89.....	45.89
Rent, \$5.00; postage, \$20.48.....	25.48
Paid for printing, \$10.25; advertising, \$13.00; office supplies, \$42.00.....	65.85
Insurance department fees.....	2.00
All other disbursements.....	367.37

Total amount of disbursements during the year.....	1,465.39
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Balance cash on hand at end of year.....	\$11.87
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ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	11.87
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LIABILITIES DEC. 31, 1899.

Salaries of officers, superintendents, agents and clerks unpaid..	\$104.75	
Total liabilities Dec. 31, 1899.....		104.75
Excess of liabilities over assets.....		\$92.88

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	217	\$278,691.00
Number of policies issued during the year.....	83	100,943.00
Total	300	\$379,634.00
Deduct number of policies expired and ceased to be in force during the year.....	8	10,775.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	292	368,859.00
Number loss claims presented during the year.....	5	696.75
Number losses paid in full as adjusted.....	4	592.00
Losses resisted in full by company.....	1	104.75
Total of all losses unpaid, disputed and resisted.....	1	104.75

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Swift county.....	\$297,838	Lac Qui Parle county.....	\$1,000
Stevens county.....	24,015		
Big Stone county.....	46,006	Total	\$368,859

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Shible township.....	\$86,347	Akron township.....	\$9,190
Hegbert township.....	44,265	Artichoke township.....	36,816
Moyer township.....	49,402	Lake Shore township.....	1,000
Fairfield township.....	62,176	Kragers	
Tara township.....	12,380	Big Bend township.....	
West Bank township.....	1,570	Hanthoe township.....	
Appleton township.....	14,385	Big Stone township.....	
Edison township.....	16,672	Almond township.....	
Marysland township.....	10,641	Malta township.....	
Moore township.....	2,930	Backer township.....	
Synnes township.....	8,475	Scott township.....	
Horton township.....	8,205		
Stevens township.....	4,405	Total	\$368,859

SLAYTON TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF SLAYTON, COUNTY OF MURRAY.

For the Year Ending December 31, 1899.

Organized 16th day of January, 1897. Commenced business, 1st day of May, 1897.

COMPLETE LIST OF OFFICERS.

DANIEL F. FOWSER, President. W. H. MELLEN, Vice President. WM. M. STEVENS, Secretary and Treasurer. JAY HENRY LONG, Attorney.

COMPLETE LIST OF DIRECTORS.

Daniel F. Fowser, W. H. Mellen, Wm. M. Stevens, O. E. Buss,
Ole J. Dysthe, H. J. Kukuck, R. J. McDonald,
M. Schrantz, Jay Henry Long.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None but secretary, and he does business in his own office. No salary.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. \$6.00 to president, damage to his dwelling house by lightning. His address Slayton, Minn.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Twenty.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$185.97
Cash received as first payments of policies issued during the year	\$76.32	
Cash received from all other sources, viz.: Policy or membership fee.....	36.00	
Total amount of cash received during the year.....		112.32
Total cash, including balance on hand from previous year...		\$298.29

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$136.00	
Return premiums on withdrawals.....	6.45	
Paid commissions to agents, \$36.00; paid agents for adjusting losses, \$5.00.....	41.00	
Paid agents for collecting.....	1.05	
Paid salaries of officers: Secretary.....	34.00	
Postage	5.00	
Paid for printing, \$3.00; advertising, \$4.50.....	7.50	
Paid attorneys's fees, \$25.00; insurance department fees, \$2.00..	27.00	
Total amount of disbursements during the year.....		258.00
Balance cash on hand at end of year.....		\$40.29

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Due on first payments on policies.....	\$82.20	82.20
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		122.49

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	122.49
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	132	\$100,509.00
Number of policies issued during the year.....	18	11,410.00
Total	150	\$111,919.00
Deduct number of policies expired and ceased to be in force during the year.....	7	4,250.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	143	107,669.00
Number loss claims presented during the year.....	3	136.00
Number losses paid in full as adjusted.....	3	136.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Murray county	\$107,669
Total	\$107,669

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Slayton township.....	\$11,385	Lime Lake township.....	9,980
Holly township.....	5,275	Leeds township.....	1,175
Lake Sarah township.....	925	Chanarambie township.....	4,515
Skandia township.....	300	Moulton township.....	4,070
Elsborough township.....		Fenton township.....	5,575
Cameron township.....		Iona township.....	17,434
Lowville township.....	7,750	Bondin township.....	13,050
Mason township.....	10,760	Belfast township.....	2,700
Murray township.....	4,400		
Dovray township.....	5,250	Total	\$107,669
Des Moines township.....	2,525		

SOBIESKI MUTUAL FIRE INSURANCE COMPANY

OF WILNO, COUNTY OF LINCOLN.

For the Year Ending December 31, 1899.

Organized 21st day of March, 1898. Commenced business 13th day of June, 1898.

COMPLETE LIST OF OFFICERS.

ROCH JABLONSKI, President.	S. STYCZYNSKI, Vice President.	A. GOLATA,
Secretary.	M. J. PUKROP, Treasurer.	

COMPLETE LIST OF DIRECTORS.

J. A. Skorczewski,	F. Sroder,	W. Dombek,	S. Brezicha,	A. Bulawski,
	J. Gorezki.			

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in. Thirty-five.

In how many of these are you actually operating? Seven.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? February 24th, 1899.

Have your by-laws been amended during year, and if so, when? 24th day of February, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$87.66
Cash received as first payments of policies issued during the year	\$128.03	
Total amount of cash received during the year.....		\$128.03
Total cash, including balance on hand from previous year....		\$215.69

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$38.24	
Paid agents for adjusting losses.....	4.00	
Secretary	25.00	
Postage	3.15	
Advertising	1.00	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		73.39
Balance cash on hand at end of year.....		\$142.30

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$2,276.97	
Notes unpaid which were acquired during the year.....	1,337.50	3,614.77
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$3,757.07

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	3,757.07
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	80	?
Number of policies issued during the year.....	57	?
Total	137	?
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	137	\$181,186
Number loss claims presented during the year.....	3	?
Number losses paid in full as adjusted.....	3	?

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Lincoln county	\$176,486
Lyon county	4,700
Total	\$181,186

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Royal township.....	\$70,670	Swede Prairie township.....	.....
Hendricks township.....	6,220	Westerheim township.....	.....
Shoakatan township.....	.....	Eidsvold township.....	4,700
Ash Lake township.....	22,341	Nordland township.....	.....
Dimondlake township.....	.....	Grandview township.....	.....
Dramen township.....	.....	Lynd township.....	.....
Verdi township.....	.....	Island Lake township.....	.....
Lake Benton township.....	.....	Coon Creek township.....	.....
Hope township.....	.....	Lyons township.....	.....
Marshfield township.....	.....	Sherborne township.....	.....
Lake Stay township.....	14,015	Rock Lake township.....	.....
Limestone township.....	38,498	Custer township.....	.....
Alta Vista township.....	3,425	Sodus township.....	.....
Marble township.....	21,317	Marshall township.....	.....
Hansonville township.....	.....	Fairview township.....	.....
Fortier township.....	.....	Vallars township.....	.....
Norman township.....	.....	Total	\$181,136
Wergland township.....	.....		
Burton township.....	.....		

SPRING GARDEN, LEON, MUTUAL INSURANCE COMPANY
OF CANNON FALLS, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 26th day of January, 1886. Commenced business 26th day of January, 1886.

COMPLETE LIST OF OFFICERS.

J. P. GUSTAFSON, President. J. LORANSON, Vice President. JOHN LAGERSTROM,
 Secretary. JOHN NELSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. P. Gustafson, John Loranston, John Lagerstrom, John Nelson, C. P. Safe,
 Pit Chelgren, J. A. Edstrom.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Three.

In how many of these are you actually operating? Three.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? None.

Have your by-laws been amended during year, and if so, when? None.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous ear		\$38.09
Cash received as first payments of policies issued during the year	\$18.25	
Total amount of cash received during the year.....		18.25
Total cash, including balance on hand from previous year....		\$56.34

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$19.20	
Secretary	20.00	
Paid for printing.....	5.00	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		46.20
Balance cash on hand at end of year.....		\$10.14

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	10.14
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	10.14
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	125	\$159,993
Number of policies issued during the year.....	7	13,022
Total	132	\$173,015
Deduct number of policies expired and ceased to be in force during the year.....	0	0
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	132	173,015
Number loss claims presented during the year.....	1	19.20
Number losses paid in full as adjusted.....	1	19.20

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county	\$173,015
Total	\$173,015

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Leon township.....	\$104,005	Belle Creek township.....	\$4,925
Cannon Falls township.....	64,085	Total	\$173,015

SPRINGVALE MUTUAL FIRE INSURANCE COMPANY

OF SPRING VALE, COUNTY OF ISANTI.

For the Year Ending December 31, 1899.

Organized 1st day of January, 1886. Commenced business 1st day of January, 1886.

COMPLETE LIST OF OFFICERS.

P. HALDEN, President. L. BLOMQUIST, Vice President. O. H. OLSON, Secretary.
L. ERICKSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

P. Halden, L. Blomquist, O. H. Olson, L. Erickson, L. Hedien,
C. Krafve, C. Ostrom.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? A finance committee of three.

If so, state names, addresses and salaries of same. Olaf Hedien, Dalbo; E. D. Findell, Springvale, and Dan Findell, Wyanette, \$1.25 per day and 5 cents mileage. Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? All paid.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two counties.

How many townships are you authorized to transact business in? Nine.
 In how many of these are you actually operating? Eight.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Yes, at annual meeting.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,083.20
Cash received as first payments of policies issued during the year	\$108.00	
Cash received from notes taken during the year.....	998.26	
Cash received from notes of previous years, or outlended money	152.95	
Cash received from all other sources, viz.: Interest on outlended money	212.23	
Total amount of cash received during the year.....		1,471.44
Total cash, including balance on hand from previous year....		\$2,554.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$644.83	
Paid agents for adjusting losses, the directors are the sole agents	164.29	
Paid directors	104.46	
Secretary, \$16.95; treasurer, \$40.....	56.95	
Paid finance committee.....	7.80	
Rent, \$2; postage, \$14.24.....	16.24	
Paid for printing, \$2.50; office supplies, \$4.25.....	6.75	
Insurance department fees.....	2.00	
All other disbursements, viz.: Taxes, \$43.66; one day's business to Cambridge, \$2.45.....	46.11	
Total amount of disbursements during the year.....		1,049.43
Balance cash on hand at end of year.....		\$1,505.21

ASSETS OTHER THAN CASH DEC. 31, 1899.

Loan account or notes with good security.....		\$2,736.52
Notes held first of year.....	\$1,904.08	
Notes cancelled and charged off as uncollectible.....	219.37	
Balance of old notes remaining on hand at end of year.....	1,684.71	
All other assets, viz.: One safe, \$30; books and blanks, \$20.....	50.00	1,734.71
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....		\$5,976.44

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year....	\$227.33	
Salaries of officers, superintendents, agents and clerks unpaid..	229.06	
Total liabilities December 31, 1899.....		456.99
Surplus or excess of assets over liabilities.....		\$5,519.45

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	524	\$306,779
Number of policies issued during the year.....	179	138,509
Total	703	\$445,288
Deduct number of policies expired and ceased to be in force during the year	136	78,260
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	567	367,028
Number loss claims presented during the year.....	5	873.50
Number of losses paid in full as adjusted.....	3	644.83
Undisputed losses adjusted but unpaid.....	2	227.33

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Isanti county.....	\$325,494
Kanabec county.....	31,534
Total	<u>\$367,028</u>

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Springvale township.....	\$63,611	Maple Ridge township.....	\$55,609
Bradford township.....	42,257	Stanchfield .....	.....
Spencer Brook township.....	36,555	Brunswick township.....	31,339
Wyanette township.....	77,216	Southfork township.....	195
Dalbo township.....	60,246	Total	<u>\$367,028</u>

STANFORD GERMAN MUTUAL FIRE INSURANCE COMPANY OF STANFORD, COUNTY OF ISANTI.

For the Year Ending December 31, 1899.

Organized 17th day of February, 1889. Commenced business 1st day of October, 1889.

COMPLETE LIST OF OFFICERS.

B. H. STOECKEL, President. J. D. KEEN, Vice President. A. STEINKE, Secretary.
F. SCHOENROCH, Treasurer.

COMPLETE LIST OF DIRECTORS.

B. H. Stoeckel, J. D. Keen, A. Steinke, F. Schoenroch, A. J. Nylin.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None others as above mentioned.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Four.

If a township mutual, state how many townships you are authorized to transact business in. Twenty.

In how many of these are you actually operating? Twenty.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? February 11th, 1899.

Have you changed your policy form during year? Yes.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? Five and one-fifth mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$66.88
Cash received as first payments of policies issued during the year	\$277.77	
Cash received from assessments during the year.....	992.87	
Cash received from all other sources.....	42.80	
Total amount of cash received during the year.....		1,313.44
Total cash, including balance on hand from previous year....		\$1,380.32

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$907.00	
Paid commissions to agents.....	225.77	
Paid directors	69.94	
Secretary, \$40; treasurer, \$21.27.....	61.27	
Postage	22.19	
Paid for printing.....	22.10	
Insurance department fees.....	2.00	
All other disbursements, viz.: Stationery.....	.50	
Total amount of disbursements during the year.....		1,310.77
Balance cash on hand at end of year.....		\$69.55

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	69.55
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LIABILITIES DEC. 31, 1899.

Unpaid balance on losses.....	\$268.55
Total liabilities December 31, 1899.....	268.55
Excess of liabilities over assets.....	\$199.00

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	276	\$217,217
Number of policies issued during the year.....	83	75,256
Total	359	\$292,473
Deduct number of policies expired and ceased to be in force during the year.....	63	51,764
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	296	240,709
Number loss claims presented during the year.....	3	1,175.55
Number losses paid in full as adjusted.....	1	907.00
Undisputed losses adjusted but unpaid, two losses paid partly....	2	268.55

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Isanti county.....	\$116,307	Anoka county.....	\$54,261
Mille Lacs county.....	41,457		
Sherburne county.....	28,684	Total	\$240,709

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Stanford township.....	\$52,812	Bradford township.....	\$13,575
Spencer Brook township.....	6,564	Isanti township.....	7,608
Wyanett township.....	1,240	North Branch township.....	20,088
Bogus Brook township.....	2,881	Oxford township.....	500
Princeton township.....	33,483	Athens township.....	13,920
Greenbush township.....	5,093	Oak Grove township.....	1,325
Baldwine township.....	4,285	Bethel township.....	3,785
Livonia township.....	6,167	Linwood township.....	1,532
Elk River township.....	18,232	Ramsy township.....	4,211
Burns township.....	31,725		
St. Francis township.....	11,683	Total	\$240,709

STANTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF CANNON FALLS, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 17th day of July, 1896. Commenced business 17th day of August, 1896.

COMPLETE LIST OF OFFICERS.

D. VALENTINE, President. W. F. DELINE, Secretary. F. GOUDY, Treasurer.

COMPLETE LIST OF DIRECTORS.

D. Valentine, W. F. Deline, F. Goudy, Jos. Hunter, H. G. Otto.
J. H. G. Becker, J. Willie, J. W. Alexander, M. D. Fox.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. J. H. G. Becker, New Trier, Minn., \$27.50.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Thirteen.

In how many of these are you actually operating? Thirteen.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? Annual meeting, Jan. 2, 1899.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$239.50
Cash received as first payments of policies issued during the year	\$307.99	
Cash received from notes of previous years.....	70.94	
Cash received from all other sources, viz.: Fees on applications	82.50	
Total amount of cash received during the year.....		461.43
Total cash, including balance on hand from previous year...		\$701.02

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$47.50	
Return premiums on withdrawals.....	5.65	
Paid directors.....	13.50	
Paid salaries of officers: President, \$10.00; secretary, \$50.00; treasurer, \$7.01.....	67.01	
Postage	7.50	
Paid for printing, \$10.00; advertising, \$12.00; office supplies, \$2.75	24.75	
Insurance department fees.....	4.00	
All other disbursements, viz.: Taking sixty applications, \$82.50; revenue stamps, \$1.19.....	83.69	
Delegate to state insurance convention and dues.....	4.50	
Total amount of disbursements during the year.....		258.10
Balance cash on hand at end of year.....		\$442.92

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first year.....	\$70.94
Notes cancelled and charged off as uncollectible.....	66.44
Balance of old notes remaining on hand at end of year.....	4.50
	4.50
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	
	\$447.42

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	447.42
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	165	\$237,568.00
Number of policies issued during the year.....	60	64,465.00
Total		
		\$302,033.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	2	2,675.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	223	209,358.00
Number loss claims presented during the year.....	2	47.50
Number losses paid in full as adjusted.....	2	47.50

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county.....	\$100,211	Rice county.....	\$19,405
Dakota county.....	179,742		
		Total	
			\$299,358

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Stanton township.....	\$76,459	Sciota township.....	\$24,365
Warsaw township.....	14,420	Waterford township.....	19,300
Cannon Falls township.....	9,332	Greenvale township.....	1,415
Randolph township.....	29,100	Douglas township.....	500
Hampton township.....	55,972	Northfield township.....	19,405
Empire township.....	2,100		
Vermillion township.....	3,140	Total	
Castle Rock township.....	43,850		\$299,358

STARK FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF SLEEPY EYE, COUNTY OF BROWN.

For the Year Ending December 31, 1899.

Organized the 17th day of March, 1884. Commenced business the 31st day of March, 1884.

COMPLETE LIST OF OFFICERS.

PETER MERTZ, President. JOHN CUTTING, Secretary. WM. ROSSBACH, Treasurer.

COMPLETE LIST OF DIRECTORS.

Henry Scheibel,	Arnold Hillesheim,	Albert Radtke,	Andrew Backer,
Albert Kelm,	Otto Friton,	Adam Jungers,	Peter Mertz,
Wm. Rossbach,	John Cutting,		

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to any officer, director, employe or agent of this company during the year? Yes.

Is so, state name and address of claimant and amount paid. Albert Radtke, Springfield, \$73.00.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Seventeen.

In how many of these are you actually operating? Seventeen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? They have not.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$981.27
Cash received as first payments of policies issued during the year	\$1,007.90	
Cash received from assessments during the year.....	2,154.00	
Cash received from assessments of previous years.....	.70	
Cash received from all other sources, viz.: Loan.....	200.00	
Total amount of cash received during the year.....		3,362.60
Total cash, including balance on hand during the year.....		\$4,343.87

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$3,397.45	
Paid commissions to agents.....	300.00	
Paid directors.....	144.70	
Paid salaries of officers: President, \$25.00; secretary, \$100.00; treasurer, \$90.98.....	215.98	
Rent, \$5.00; postage, \$48.70.....	53.70	
Paid for printing, \$10.50; advertising, \$21.50; office supplies, \$3.80.....	35.80	
Insurance department fees, \$2.00; livery hire, \$7.50.....	9.50	
Total amount of disbursements during the year.....		4,157.13
Balance cash on hand at end of year.....		\$186.74

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	186.74
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LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Loan.....	\$200.00	
Total liabilities Dec. 31, 1899.....		200.00
Excess of liabilities over assets.....		\$13.26

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,321	\$2,123,843.00
Number of policies issued during the year.....	300	551,028.00
Total	1,621	\$2,674,871.00
Deduct number of policies expired and ceased to be in force during the year.....	180	326,588.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,441	2,348,283.00
Number loss claims presented during the year.....	28	3,397.45
Number losses paid in full as adjusted.....	28	3,397.45

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Note.—Secretary unable to furnish this information in time for publication of this report.

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Note.—The secretary of this company failed to furnish the information required under this schedule in time for publication.

STOCKHOLM MUTUAL FIRE INSURANCE COMPANY

OF COKATO, COUNTY OF WRIGHT.

For the Year Ending December 31, 1899.

Organized 1st day of January, 1878. Commenced business 1st day of January, 1878.

COMPLETE LIST OF OFFICERS.

L. P. OSTERBERG, President. OTTO NELSON, Secretary. ANDREW ALMGUST, Treasurer.

COMPLETE LIST OF DIRECTORS.

L. P. Osterberg, Otto Nelson, Nils Ekstrand, Andrew Johnson, C. J. Anderson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Agents.

If so, state names, addresses, and salaries of same. August Sahlberg, Stockholm; A. P. Miller, Cokato; John Moris, Cokato; Andrew Elfstrand, Annandale; renew policies, 50 cents; new policies, 75 cents.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Wright.

How many townships are you authorized to transact business in? Seven.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$721.71
Cash received as first payments of policies issued during the year	\$401.49	
Cash received from all other sources, viz.: Membership fees and interest	150.50	
Total amount of cash received during the year.....		551.99
Total cash, including balance on hand from previous year..		\$1,273.70

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year, allowed at annual meeting.....	30.00	
Paid losses incurred during the year.....	417.60	
Paid agents' expenses, \$88.25; paid directors, \$3.....	91.25	
Paid salaries of officers: President, \$26.40; secretary, \$69.15; treasurer, \$25.46	121.01	
Postage	2.00	
Paid for printing.....	12.50	
Insurance department fees.....	2.00	
All other disbursements, viz.: Chimney inspector, \$34; \$3; other , \$4.60.....	41.60	
Total amount of disbursements during the year.....		717.96
Balance cash on hand at end of year.....		\$555.74

ASSETS OTHER THAN CASH DEC. 31, 1899.

Insurance book and book case.....	20.00
Total assets of the company, including balance cash on hand,	\$575.74

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	575.74
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	506	\$659,061
Number of policies issued during the year.....	111	146,697
Total	617	\$805,758
Deduct number of policies expired and ceased to be in force during the year.....	85	90,511
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	532	730,357
Number loss claims presented during the year.....	5	417.60
Number losses paid in full as adjusted.....	5	417.60

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Wright county \$730,357

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Stockholm township.....	\$285,140	Albion township.....	\$33,558
Victor township.....	1,998	South Side township.....	12,070
Middelville township.....	41,245		
Cokato township.....	244,731	Total	\$730,357
French Lake township.....	101,615		

SUMTER TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF BISCAY, COUNTY OF McLEOD.

For the Year Ending December 31, 1899.

Organized 5th day of May, 1879. Commenced business 25th day of October, 1879.

COMPLETE LIST OF OFFICERS.

ROBERT PETRICH, President. MARTIN EWALD, Vice President. CARL HAGEN, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Robert Petrich, Martin Ewald, Carl Hagen, Henry Hopps, Paul Heitz, J. J. Johnson, N. R. Nobles, F. W. Knick, John Thom.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

How many townships are you authorized to transact business in? Sixteen.

In how many of these are you actually operating? Fourteen.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	\$1,298.47
Cash received as first payments of policies issued during the year	\$1,007.97
Cash received from assessments during the year.....	4,922.43
Total amount of cash received during the year.....	5,930.40
Total cash, including balance on hand from previous year.....	\$7,228.87

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$3,948.12
Paid commissions to agents, \$290.25; paid agents for adjusting losses, \$49.42	339.67
Paid agents for collecting, \$196.89; paid directors, \$153.....	349.89
Paid salaries of officers: President, \$82; secretary, \$285.....	367.00
Rent, \$18; postage, \$39.10.....	57.10
Paid for printing, \$3.50; advertising, \$6; office supplies, \$38.35....	47.85
Insurance department fees, \$2; livery hire, \$15.....	17.00
Total amount of disbursements during the year.....	5,126.63
Balance cash on hand at end of year.....	\$2,102.24

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	2,102.24
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	2,102.24
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,407	\$2,358,209.00
Number of policies issued during the year.....	387	652,884.00
Total	1,794	\$3,011,093.00
Deduct number of policies expired and ceased to be in force during the year.....	270	409,545.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,524	\$2,601,548.00
Number loss claims presented during the year.....	20	3,948.12
Number losses paid in full as adjusted.....	20	3,948.12

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

McLeod county	\$2,595,823
Sibley county	5,725
Total	\$2,601,548

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Sumter township.....	\$277,052	Winsted township.....	\$217,128
Glencoe township.....	184,349	Colins township.....	151,100
Helen township.....	8,160	Round Grove township.....	225,718
Bergen township.....	193,789	Penn township.....	206,948
Rich Valley township.....	363,719	New Auburn township.....	3,275
S. Hutchinson township.....	210,889	Grafton township.....	2,450
N. Hutchinson township....	238,515	Bismarck township.....	.....
Lynn township.....	.....	Total	\$2,601,548
Hale township.....	318,456		

SVERDRUP SCANDINAVIAN MUTUAL INSURANCE COMPANY

OF UNDERWOOD, COUNTY OF OTTER TAIL.

For the Year Ending December 31, 1899.

Organized 15th day of October, 1883. Commenced business 9th day of June, 1894.

COMPLETE LIST OF OFFICERS.

THEO. SJORDAL, President. THOS. HILDEN, Vice President. OTTO NILSBY, Secretary
and Treasurer.

COMPLETE LIST OF DIRECTORS.

Theo. Sjordal, Thos. Hilden, Otto Nilsby, H. G. Brekke, A. B. Larson,
A. J. Stortroen, Carl C. Langballe, John Lien,
H. Gilbertson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Twenty-five.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One mill.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$1,135.01
Cash received as first payments of policies issued during the year	\$614.88	
Cash received from assessments during the year.....	1,633.74	
Cash received from notes of previous years.....	70.60	
Total amount of disbursements during the year.....		2,319.22
Total cash, including balance on hand from previous year...		\$3,454.23

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$2,079.31	
Paid commissions to agents.....	177.50	
Paid agents' expenses, \$7.66; paid directors, \$59.58.....	67.24	
Paid salaries of officers: President, \$20.00; secretary, \$100.00; treasurer, \$100.00.....	220.00	
Postage	27.00	
Paid for printing, \$23.00; advertising, \$2.00; office supplies, \$6.41	36.41	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		2,609.46
Balance cash on hand at end of year.....		\$844.77

ASSETS OTHER THAN CASH DEC. 31, 1899.

One safe, \$50.00; books, \$20.00.....	70.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$914.77

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	914.77
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,577	\$1,636,376.00
Number of policies issued during the year.....	355	349,815.00
Total	1,932	\$1,986,191.00
Deduct number of policies expired and ceased to be in force during the year.....	221	214,659.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,711	1,771,532.00
Number loss claims presented during the year.....	20	2,079.31
Number losses paid in full as adjusted.....	20	2,079.31

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Otter Tail county.....	\$1,771,532
Total	\$1,771,532

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Sverdrup township.....	\$118,459	Dane Prairie township.....	\$115,815
Elizabeth township.....	25,005	Tordenskjold township.....	159,830
Friberg township.....	41,100	Clitherall township.....	144,010
Maine township.....	37,885	Nidaros township.....	93,128
Amor township.....	73,565	Folden township.....	40,865
Otter Tail township.....	13,435	Leaf Mountain township...	55,415
Leaf Lake township.....	17,083	Eagle Lake township.....	109,665
Henning township.....	67,280	St. Olaf township.....	130,375
Gerard township.....	71,643	Tumuli township.....	66,375
Everts township.....	58,810	Aastad township.....	82,675
Aurdal township.....	123,743	Western township.....	23,175
Fergus Falls township....	42,825		
Orwell township.....	15,655	Total	\$1,771,532
Buse township.....	43,716		

SWEET TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF PIPESTONE, COUNTY OF PIPESTONE.

For the Year Ending December 31, 1899.

Organized 8th day of April, 1888.

Commenced business 13th day of June, 1888.

COMPLETE LIST OF OFFICERS.

D. J. DENHART, President. F. M. PAYNE, Secretary. E. W. DAVIS, Treasurer.

COMPLETE LIST OF DIRECTORS.

D. J. Denhart, F. M. Payne, E. W. Davis, F. Judevine, R. E. Thomas,
John Natzke, H. H. Hitchcox, John Gilronan,
L. Dangremond.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Twelve.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$431.58
Cash received as first payments of policies issued during the year	\$889.69	
Cash received from assessments during the year.....	897.54	
Cash received from all other sources.....	3.40	
Total amount of cash received during the year.....		1,790.63
Total cash, including balance on hand from previous year...		\$2,222.51

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$913.30	
Return premiums on withdrawals.....	11.55	
Paid commissions to agents, \$193.00; paid agents for adjusting losses, \$25.50.....	218.50	
Paid directors.....	15.75	
Paid salaries of officers; Secretary.....	180.00	
Rent, \$60.00; postage, \$18.26.....	78.26	
Paid for printing, \$34.27; advertising, \$11.50; office supplies, \$4.12.....	49.94	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		1,469.70
Balance cash on hand at end of year.....		\$752.81

ASSETS OTHER THAN CASH DEC. 31, 1899.

Assessments unpaid which were acquired during the year.....	\$141.24	
All other assets, viz.: Office furniture.....	25.00	
		166.24
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$919.05

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	919.05
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	743	\$633,996.00
Number of policies issued during the year.....	330	313,950.00
Total	1,073	\$947,946.00
Deduct number of policies expired and ceased to be in force during the year.....	362	255,426.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	711	692,520.00
Number loss claims presented during the year.....	19	913.30
Number losses paid in full as adjusted.....	19	913.30
Losses resisted in full by company.....	1	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Pipestone county.....	\$692,520
Total	\$692,520

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Sweet township.....	\$81,140	Grange township.....	\$84,450
Gray township.....	48,665	Rock township.....	40,970
Burke township.....	36,440	Aetna township.....	9,695
Osborne township.....	71,936	Fountain Prairie township..	41,580
Elmer township.....	70,585	Altona township.....	63,153
Eden township.....	65,315		
Troy township.....	78,591	Total	\$692,520

TARA MUTUAL FIRE INSURANCE COMPANY

OF COLLIS, COUNTY OF TRAVERSE.

For the Year Ending December 31, 1899.

Organized 28th day of February, 1898. Commenced business 14th day of April, 1898.

COMPLETE LIST OF OFFICERS.

JOHN H. WULF, President. J. J. SULLIVAN, Secretary. GEORGE MACKIN, Treasurer.

COMPLETE LIST OF DIRECTORS.

John H. Wulf, J. J. Sullivan, George Mackin, L. W. Lindstrom, John W. Ginnaty, John Phelan, William Rixe, Michael Ryan, John M. Reedy.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Forty-four.

In how many of these are you actually operating? Twenty-one.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

INCOME DURING YEAR 1899.

Cash received as first payments of policies issued during the year	\$128.57
Cash received from notes taken during the year.....	13.25
Cash received from notes of previous years.....	23.85
Total amount of cash received during the year.....	\$165.67
Total cash, including balance on hand from previous year....	\$165.67

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$10.53
Paid commissions to agents, \$75.75; paid agents for adjusting losses, \$3.25	79.00
Paid directors	1.90
Paid salaries of officers: Secretary.....	31.65
Postage	5.00
Paid for printing, \$6.75; advertising, \$4.25; office supplies, \$5.35..	16.35
Insurance department fees.....	2.00
All other disbursements, viz.: Repaid borrowed money remaining unpaid from previous year.....	14.39
Total amount of disbursements during the year.....	161.14
Balance cash on hand at end of year.....	\$4.53

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$30.10
Notes cancelled and charged off as uncollectible.....	26.70
Balance of old notes remaining on hand at end of year.....	3.40
Notes unpaid which were acquired during the year.....	24.87
All other assets.....	49.90
Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	\$82.70

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	82.70
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POLICY EXHIBIT.

	FIRE.	AMOUNT,
Number of policies in force December 31 of previous year.....	76	\$96,389
Number of policies issued during the year.....	55	61,885
Total	131	\$158,274
Deduct number of policies expired and ceased to be in force during the year.....	5	7,353
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	126	150,919
Number loss claims presented during the year.....	1	10.85
Number losses paid in full as adjusted.....	1	10.85

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Traverse county	\$85,059
Big Stone county	61,110
Stevens county	4,750
Total	\$150,919

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Tara township.....	\$14,674	Otrej township.....	?
Leonardsville township.....	37,035	Artichoke township.....	.....
Parnell township.....	6,440	Akoon township.....	.....
Aurthur township.....	1,600	Odessa township.....	.....
Folsom township.....	.....	Ortonville township.....	.....
Windsor township.....	.....	Eldorado township.....	1,300
Walls township.....	9,330	Donnelly township.....	.....
Croke township.....	6,580	Rendsville township.....	.....
Dolleymont township.....	6,530	Swan Lake township.....	.....
Clifton township.....	300	Everglade township.....	1,885
Lake Valley township.....	.....	Pepperton township.....	.....
Monson township.....	.....	Morris township.....	.....
Redpath township.....	.....	Framnas township.....	.....
Tintah township.....	430	Hodges township.....	.....
Taylor township.....	2,140	Dorner township.....	.....
Browns Valley township.....	1,565	Scott township.....	.....
Toqua township.....	2,130	Becker township.....	1,565
Graceville township.....	8,180	Stevens township.....	.....
Moonshine township.....	600	Synnes township.....	.....
Malta township.....	5,545	Horton township.....	.....
Almond township.....	8,800	Moore township.....	.....
Prior township.....	30,950		
Big Stone township.....	3,340	Total	\$150,919

TWO RIVERS MUTUAL FIRE INSURANCE COMPANY

OF TWO RIVERS, COUNTY OF MORRISON.

For the Year Ending December 31, 1899.

Organized 24th day of October, 1894. Commenced business 30th day of November, 1894.

COMPLETE LIST OF OFFICERS.

NICK BURGGRAFF, President. SIMON SCHWIENTEK, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Nick Burggraff, Simon Schwientek, Nels Johnson, John Trettle, Frank Lesky, Albert Pyka, Joe Schrader.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in? Four.

In how many of these are you actually operating? Four.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$263.45
Cash received as first payments of policies issued during the year	\$366.22	
Cash received from all other sources, viz.: Interest.....	9.54	
Total amount of cash received during the year.....		375.76
Total cash, including balance on hand from previous year....		\$639.21

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$10.00	
Paid commissions to agents, \$64; paid agents for adjusting losses, \$3	67.00	
Paid salaries of officers: President, \$5; secretary, \$16; treasurer, \$5.26	26.26	
Rent, \$2; postage, 84 cents.....	2.84	
Paid for printing, \$7.25; advertising, \$2.....	9.25	
Insurance department fees.....	2.00	
Total amount of disbursements during the year.....		117.35
Balance cash on hand at end of year.....		\$521.86

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand, Dec. 31, 1899.....	521.86
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	521.86
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	157	\$144,525
Number of policies issued during the year.....	64	90,072
Total	221	\$234,597
Deduct number of policies expired and ceased to be in force during the year.....	46	43,267
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	175	191,330
Number loss claims presented during the year.....	?	10
Number losses paid in full as adjusted.....	?	10

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Morrison county	\$154,170
Stearns county	37,160
Total	\$191,330

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Two Rivers township.....	\$115,007	Brockway township.....	\$37,160
Swan River township.....	25,680		
Elm Dale township.....	13,483	Total	\$191,330

VASA FARMERS' MUTUAL FIRE INSURANCE COMPANY OF RED WING, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 1st day of July, 1880. Commenced business 1st day of July, 1880.

COMPLETE LIST OF OFFICERS.

SWAN OLSON, President. C. A. ANDERSON, Vice President. A. G. ROSING, Secretary.
HON. J. W. PETERSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Swan Olson, C. A. Anderson, A. G. Rosing, Hon. J. W. Peterson,
Hon. F. I. Johnson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two, Goodhue and Dakota.

How many townships are you authorized to transact business in? Twenty-seven.

In how many of these are you actually operating? Sixteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 3.451 mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$462.67
Cash received as first payments of policies issued during the year	\$47.50	
Cash received from assessments during the year.....	3,305.59	
Cash received from assessments of previous years.....	39.44	
Cash received from all other sources, viz.: Members' deposits, \$997.40; interest, \$576.62.....	1,574.02	
Total amount of cash received during the year.....		<u>4,966.55</u>
Total cash, including balance on hand from previous year...		\$5,429.22

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year: J. Norberg, \$33.75; Aug. Olson, \$29.33.....	\$63.08	
Paid losses incurred during the year.....	3,141.75	
Return premiums on new policies, \$593.00; return premiums on withdrawals, \$54.70.....	647.70	
Paid commissions to agents.....	75.00	
Paid agents for collecting, \$39.00; paid directors, \$9.00.....	48.00	
Paid salaries of officers: Secretary, \$200.00; treasurer, \$50.00..	250.00	
Fuel	2.25	
Paid for printing, \$15.00; office supplies, \$22.10.....	37.10	
Insurance department fees.....	2.00	
Increase in mortgage loans.....	110.40	
All other disbursements, viz.: Examining accounts of the com- pany, \$4.50; record of mortgage, \$1.25; road taxes, \$21.45; general taxes, \$159.13; cleaning town hall for meetings, \$2.00; examining buildings, \$1.50.....	189.83	
Total amount of disbursements during the year.....		<u>4,567.11</u>
Balance cash on hand at end of year.....		\$862.11

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: First mortgage loans, \$9,485.40; loan on note, \$100.00.....	\$9,585.40	
Accrued interest, \$421.89; due from assessment account, \$19.93;		
Inventory, \$134.01.....	575.83	10,161.23
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$11,023.34

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year: P. H. Fjerstad, \$9.00; G. O. Miller, \$9.00; Erik Nelson, \$15.75	\$33.75	
All other liabilities, viz.: Insurance risks, guaranty deposits, \$9,904.90; return premiums on withdrawals not collected, \$4.38	9,909.28	
Total liabilities Dec. 31, 1899.....		9,943.03
Surplus or excess of assets over liabilities.....		\$1,080.31

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	591	\$955,520.00
Number of policies issued during the year.....	68	99,740.00
Total	659	\$1,055,260.00
Deduct number of policies expired and ceased to be in force during the year.....	40	64,770.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	619	990,490.00
Number loss claims presented during the year.....	9	3,175.50
Number losses paid in full as adjusted.....	6	3,141.75
Total of all losses unpaid, disputed and resisted.....	3	33.75

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county.....	\$953,520
Dakota county.....	36,970
Total	\$990,490

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Vasa township.....	\$354,480	Belle Creek township.....	\$62,370
Welch township.....	166,320	Leon township.....	22,650
Burnside township.....	54,050	Cannon Falls township.....	111,190
Featherstone township.....	89,410	Stanton township.....	11,500
Hay Creek township.....	1,770	Douglas township.....	25,360
Wacouta township.....	3,650	Ravenna township.....	7,750
Belvidere township.....	4,600	Randolph township.....	3,860
Goodhue township.....	79,530		
Zumbrota township.....	1,000	Total	\$990,490

VERNON EDDA TOWNSHIP MUTUAL INSURANCE COMPANY

OF VERNON, COUNTY OF DODGE.

For the Year Ending December 31, 1899.

COMPLETE LIST OF OFFICERS.

B. O. ROE, President. FREMONT J. THOE, Secretary. P. HOGENSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. M. Amundson, L. K. Folkestad, Nels Aaby, David B. Brekke.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Fremont J. Thoe, Oslo, \$25.00, and David B. Brekke, Rock Dell, Minn., \$8.00.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Eleven.

In how many of these are you actually operating? In all.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes, March 18, 1899.

Have you changed your policy form during year? Yes.

Have all such documents as amended been filed with the insurance department? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$2,453.65
Cash received as first payments of policies issued during the year	\$1,375.58	
Cash received from assignment of policies.....	5.00	
Cash received from interest on money loaned.....	32.10	
Cash received from notes of previous years.....	15.77	
Cash received from all other sources, viz.: Refundment of loss paid in 1898.....	50.00	
Total amount of cash received during the year.....		1,478.45
Total cash, including balance on hand from previous year..		\$3,932.10

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,875.53	
Return premiums on new policies.....	68.63	
Paid commissions to agents, \$187.00; paid for adjusting losses, \$75.00.....	262.00	
Paid directors.....	40.50	
Paid salaries of officers: Secretary, \$74.80; treasurer, \$15.00....	89.80	
Postage.....	10.92	
Paid for printing.....	35.50	
Paid attorneys' fees, \$25.00; insurance department fees, \$2.00...	27.00	
All other disbursements, viz.: Revenue stamps, \$1.00; blanks, 15c.....	1.15	
Dues to state insurance association, \$1.00; delegate's expense to meeting of state association, \$7.90.....	8.90	
Total amount of disbursements during the year.....		2,419.93
Balance cash on hand at end of year.....		\$1,512.17

ASSETS OTHER THAN CASH DEC. 31, 1899.

Balance of old notes remaining on hand at end of year.....	\$26.18	
Interest accrued on above notes.....	12.40	38.58
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,550.75

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	1,550.75
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	634	\$754,569.50
Number of policies issued during the year.....	187	237,718.00
Total	821	\$992,287.50
Deduct number of policies expired and ceased to be in force dur- ing the year.....	114	142,982.98
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	707	849,304.52
Number loss claims presented during the year.....	21	1,875.53
Number losses paid in full as adjusted.....	21	1,875.53

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Dodge county.....	\$459,428.52	Mower county.....	\$69,750.00
Olmsted county.....	320,101.00	Total	\$849,304.52

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Vernon township.....	\$215,782.87	Waltham township.....	\$2,850.00
Rock Dell township.....	199,621.00	Sargeant township.....	57,425.00
Salem township.....	110,520.00	Dexter township.....	9,500.00
Canisteo township.....	108,414.65	Highforest township.....	9,960.00
Ashland township.....	13,805.00	Total	\$849,304.52
Hayfield township.....	88,376.00		
Westfield township.....	33,050.00		

VINELAND FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF VINELAND, COUNTY OF POLK.

For the Year Ending December 31, 1899.

Organized 13th day of March, 1884. Commenced business 27th day of August, 1885.

COMPLETE LIST OF OFFICERS.

JOHN THOMPSON, President. J. SAUGSTAD, Vice President. A. O. STORTROM, Secretary. OLE O. ESTENSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

Ole F. Brunn, L. Locken, A. Lindem, R. Rose, J. Schleevoight.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. A. O. Stortrom, Climax, Minn., \$15.84.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Twenty-two.

In how many of these are you actually operating? Eighteen.

How many assessments were levied during the year? Two.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Four mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$604.38
Cash received as first payments of policies issued during the year	\$226.50	
Cash received from assessments during the year.....	1,799.77	
Cash received from all other sources, viz.: Interest funds loaned out.....	16.34	
Total amount of cash received during the year.....		2,042.61
Total cash, including balance on hand from previous year...		\$2,646.99

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,689.98	
Paid directors.....	207.81	
Postage	8.15	
Paid for printing.....	2.55	
Insurance department fees.....	2.00	
All other disbursements, viz.: Auditor's fees.....	3.00	
Total amount of disbursements during the year.....		1,913.49
Balance cash on hand at end of year.....		\$733.50

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Assessment not collected.....	\$313.23
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$1,046.73

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year, one	\$818.71
Total liabilities Dec. 31, 1899.....	818.71
Surplus or excess of assets over liabilities.....	\$228.02

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	308	\$479,625.00
Number of policies issued during the year.....	130	216,951.00
Total	438	\$696,576.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	54	80,731.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	384	615,845.00
Number loss claims presented during the year.....	5	2,508.69
Number losses paid in full as adjusted.....	4	1,689.98
Undisputed losses adjusted but unpaid.....	1	818.71
Total of all losses unpaid, disputed and resisted.....		818.71

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Polk county.....	\$615,845
Total	\$615,845

SCHEDULE B.

List of townships in which the company is authorized to transact business, with
amount of business in force in each township at end of year:

Vineland township.....	\$81,258	Fairfax township.....	\$7,985
Andover township.....	89,695	Crookston township.....	7,200
Roome township.....	83,382	Huntsville township.....	6,930
Lowell township.....	81,885	Grand Forks township.....	4,540
Fisher township.....	64,930	Russia township.....	1,875
Hubbard township.....	55,865	Scandia township.....	640
Bygland township.....	48,275	Kirtsonville township.....	
Tynsid township.....	31,975	Esther township.....	
Nesbit township.....	16,850	Higdem township.....	
Hammond township.....	12,235	Reis township.....	
Sullivan township.....	11,400		
Fanny township.....	8,925	Total	\$615,845

WAKEFIELD FARMERS' MUTUAL FIRE INSURANCE COMPANY

COLD SPRING, COUNTY OF STEARNS.

For the Year Ending December 31, 1899.

Organized 11th day of March, 1895. Commenced business 30th day of March, 1895.

COMPLETE LIST OF OFFICERS.

JOHN SCHMITT, President. JOHN FUCHS, Secretary. MICH. MINNERATH, Treasurer.

COMPLETE LIST OF DIRECTORS.

Joseph Scheeler, Henry Steichen, John Weisman, Herman Brinkman,
Peter Steil, George Arnold.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

If so, state names, addresses and salaries of same. None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Five.

In how many of these are you actually operating? Five.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? None.

Have your by-laws been amended during year, and if so, when? None.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$142.97
Cash received as first payments of policies issued during the year	\$272.07	
Total amount of cash received during the year.....		272.07
Total cash, including balance on hand from previous year...		\$415.04

DISBURSEMENTS DURING YEAR 1899.

Paid directors.....	\$6.00	
Postage	2.30	
Paid for printing.....	6.25	
Insurance department fees.....	2.00	
All other disbursements, viz.: Policy fees.....	63.00	
Total amount of disbursements during the year.....		79.55
Balance cash on hand at end of year.....		\$335.49

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	335.49
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	335.49
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	159	\$200,000.00
Number of policies issued during the year.....	56	60,000.00
Total	215	\$260,000.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	215	260,000.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Stearns county.....	\$260,000
Total	\$260,000

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wakefield township.....	\$70,000	Main Prairie township.....	60,000
Collegeville township.....	25,000		
Rockville township.....	50,000	Total	\$260,000
Luxemburg township.....	55,000		

WALCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

OF FARIBAULT, COUNTY OF RICE.

For the Year Ending December 31, 1899.

Organized 23rd day of March, 1895. Commenced business 1st day of April, 1895.

COMPLETE LIST OF OFFICERS.

THEO. THOM, President. S. J. CHAPMAN, Vice President. J. H. PETTEY, Secretary and Treasurer.

COMPLTTE LIST OF DIRECTORS.

Theo. Thom, S. J. Chapman, J. H. Pettey, Nick Becker, Wm. Goffrier.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes. Agents or assessors.

If so, state names, addresses, and salaries of same. John Clarkin, Montgomery; P. P. Phillips, Northfield; G. W. Damp, Faribault; H. Wegner, Webster; M. Corbett, Shieldsville. Compensation for all, \$55.50.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Martin Corbett, Shieldsville, \$90.

How many counties did you transact business in during year? One.

If a township mutual, state how many townships you are authorized to transact business in. Fourteen.

In how many of these are you actually operating? All.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Two mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$445.89
Cash received as first payments of policies issued during the year	\$332.20	
Cash received from assessments during the year	2,422.55	
Cash received from assessments of previous years	30.03	
Cash received from all other sources, viz.: First payment for 1898, \$45; borrowed \$1,000	1,045.00	
Total amount of cash received during the year		3,829.78
Total cash, including balance on hand from previous year		\$4,275.67

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year	\$2,104.44	
Paid commissions to agents	55.50	
Paid directors	132.50	
Paid salaries of officers: President, \$50; secretary, \$200; treasurer, \$25	275.00	
Rent, \$36; postage, \$22.80	58.80	
Paid for printing, \$9.75; office supplies, \$1.25	11.00	
Insurance department fees, \$2; livery hire, \$3	5.00	
All other disbursements, viz.: Commission to agents for 1898, \$29; borrowed, \$1,000; interest, \$27.50; calenders, \$17; expense to insurance convention, \$6.65	1,080.15	
Total amount of disbursements during the year		3,722.39
Balance cash on hand at end of year		\$553.28

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Office furniture, \$40; uncollected assessment, \$71.30	111.30	
Total assets of the company, including balance cash on hand, Dec. 31, 1899		\$664.58

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	664.58
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year	902	\$1,231,741
Number of policies issued during the year	98	140,634
Total	1,000	\$1,372,375
Deduct number of policies expired and ceased to be in force during the year	62	79,653
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	938	1,292,722
Number loss claims presented during the year	35	2,104.44
Number losses paid in full as adjusted	35	2,104.44

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Rice county	\$1,292,722
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Walcott township.....	\$145,995	Forest township.....	\$98,695
Richland township.....	124,080	Webster township.....	52,050
Wheeling township.....	1,900	Wheatland township.....	4,380
Northfield township.....	37,452	Erin township.....	75,420
Bridgewater township.....	115,200	Shieldsville township.....	117,573
Cannon City township.....	92,261	Morristown township.....	104,503
Warsaw township.....	177,100		
Wells township.....	146,113	Total	\$1,202,722

WANAMINGO, CHERRY GROVE AND MINNEOLA MUTUAL FIRE INSURANCE COMPANY

OF WANAMINGO, COUNTY OF GOODHUE.

For the Year Ending December 31, 1899.

Organized 27th day of May, 1876. Commenced business 27th day of May, 1876.

COMPLETE LIST OF OFFICERS.

OSMUN J. WING, President. OLE T. BERG, Vice President. OLE K. NAESETH,
Secretary. NELS A. STAGEBOG, Treasurer.

COMPLETE LIST OF DIRECTORS.

Halvor Olson, John Starz, Wm. J. Swenson, O. O. Nordvold, Osmun J.
Wing, Ole T. Berg, Ole K. Naeseth.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes. We have three special agents.

If so, state names, addresses and salaries of same. A. O. Brisdal, Aspelund P. O., bill of service, \$24; Barnerd Devlin, Fairpoint P. O., bill of his service, \$27.50, and Edward Rowles, Ryan P. O., who received for his service \$5. All at \$2 per day.

Give names, position, and salaries of office clerks. Have none.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. B. Devlin, Fairpoint P. O., was paid \$10 as trustee for St. Rose of Lima Church, and \$11.34 as trustee of School District No. 97.

How many counties did you transact business in during year? Part of one.

How many townships are you authorized to transact business in? Twelve.

In how many of these are you actually operating? Eight.

How many assessments were levied during year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,990.24
Cash received as first payments of policies issued during the year	\$1,235.19	
Cash received from all other sources, viz.: Interest on deposit, \$25.09, and borrowed money, \$47.12.....	72.21	
Total amount of cash received during the year.....		<u>1,307.40</u>
Total cash, including balance on hand from previous year....		\$3,297.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$2,853.19	
Return premiums on cancelled policies.....	1.55	
Paid agents for adjusting losses.....	12.00	
Paid directors	212.00	
Paid salaries of officers: President, \$25; secretary, \$150; treasurer, \$12.71.....	187.71	
Postage	9.69	
Paid for printing.....	11.50	
Insurance department fees.....	2.00	
All other disbursements, viz.: Appraisers on one loss, \$2, and delegate to St. Paul, Feb. 1, 1899, \$6.....	8.00	
Total amount of disbursements during the year.....		<u>3,297.64</u>
Balance cash on hand at end of year.....		Nothing.

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Money borrowed to make up the deficiency in treasury.....	\$47.12	
Total liabilities December 31, 1899.....		<u>47.12</u>
Excess of liabilities over assets.....		\$47.12

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force December 31 of previous year.....	977	\$1,008,411
Number of policies issued during the year.....	225	361,223
Total	<u>1,202</u>	<u>\$1,969,634</u>
Deduct number of policies expired and ceased to be in force during the year.....	182	264,300
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	<u>1,020</u>	<u>1,705,334</u>
Number loss claims presented during the year.....	23	2,853.19
Number losses paid in full as adjusted.....	23	2,853.19

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Goodhue county	\$1,705,334
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SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wanamingo township.....	\$385,445	Kenyon township.....	\$51,780
Cherry Grove township....	281,683	Holden township.....	23,300
Minneola township.....	326,456	Goodhue township.....	5,300
Roscoe township.....	230,230	Leon township.....	8,420
Zumbrota township.....	151,285	Warsaw township.....	2,865
Pine Island township.....	121,230		
Belle Creek township.....	112,385	Total	<u>\$1,705,334</u>

WESTBROOK MUTUAL FIRE INSURANCE COMPANY

OF WESTBROOK, COUNTY OF COTTONWOOD.

For the Year Ending December 31, 1899.

Organized 21st day of January, 1889. Commenced business 1st day of February, 1889.

COMPLETE LIST OF OFFICERS.

P. J. HALVORSON, President. ANDREW LARSON, Secretary. T. TORJUSON, Treasurer.
Treasurer.

COMPLETE LIST OF DIRECTORS.

P. J. Halvorson, Andrew Larson, T. Torjusion, H. Thorson,
J. A. Wollom, And. Henrikson, Christ Brant,
Daniel Hedman, Paul Pederson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? The above named directors have not brought in their claims yet.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Eighteen.

In how many of these are you actually operating? Ten.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes, on the annual meeting last year.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$355.75
Cash received as first payments of policies issued during the year	\$268.20	
Cash received from assessments of previous years.....	22.94	
Total amount of cash received during the year.....		291.14
Total cash, including balance on hand from previous year...		\$646.89

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$344.32	
Paid commissions to agents, \$42.78; paid agents for adjusting losses, \$8.00.....	50.78	
Paid directors.....	11.00	
Paid salaries of officers: President, \$2.00; secretary, \$35.00; treasurer, \$5.82.....	42.82	
Postage	3.50	
Paid for printing, \$6.00; office supplies, \$1.00.....	7.00	
Insurance department fees.....	4.00	
Total amount of disbursements during the year.....		463.42
Balance cash on hand at end of year.....		\$183.47

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	183.47
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	183.47
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	194	\$258,394.00
Number of policies issued during the year.....	69	94,190.00
Total	263	\$352,584.00
Deduct number of policies expired and ceased to be in force during the year.....	46	53,919.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	217	298,665.00
Number loss claims presented during the year.....	4	344.32
Number losses paid in full as adjusted.....	4	344.32

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Cottonwood county.....	\$290,990	Murray county.....	\$6,375
Redwood county.....	1,300	Total.....	\$298,665

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Westbrook township.....	\$43,450	Amo township.....	\$35,250
Ann township.....	61,620	Rose Hill township.....	12,415
North Hero township.....	.....	Des Moines township.....	.....
Lamberton township.....	1,300	Dovray township.....	1,825
Charleston township.....	.....	Holley township.....	4,550
Germantown township.....	22,275	She Take township.....	.....
Highwater township.....	70,055	Murray township.....	.....
Storden township.....	45,925	Lime Lake township.....	.....
Amby township.....	.....	Total.....	\$298,665
Dale township.....	.....		

WHEELING MUTUAL FIRE INSURANCE COMPANY

OF WHEELING, COUNTY OF RICE.

For the Year Ending December 31, 1899.

Organized 6th day of April, 1876. Commenced business 21st day of May, 1876.

COMPLETE LIST OF OFFICERS.

CHRISTIAN DEIKE, President. J. J. BOSSHART, Vice President. F. A. KOLLING, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Wm. L. T. Meyer, Erick Halverson, O. H. Stenbakken, Christian Deike,
J. J. Bosshart, F. A. Kolling.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.
 If so, how much and to whom is such amount owing? \$48.75, to all the officers and directors as above.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.
 How many counties did you transact business in during year? Two.
 How many townships are you authorized to transact business in Five.
 In how many of these are you actually operating? Five.
 How many assessments were levied during year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$1,710.56
Cash received as first payments of policies issued during the year	\$509.65	
Cash received from all other sources, viz.: Interest.....	83.50	
Total amount of cash received during the year.....		593.15
Total cash, including balance on hand from previous year...		\$2,303.71

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$5.15	
Paid directors.....	18.00	
Paid salaries of officers: President, \$6.00; secretary, \$16.75....	22.75	
Postage	2.20	
Paid for printing, 50c.; office supplies, \$4.20.....	4.70	
Insurance department fees.....	2.00	
All other disbursements, viz.: Railroad fare, \$2.80; revenue stamps, 50c.; fire proof safe, \$42.26.....	45.56	
Membership to state organization of township mutual insurance companies	1.00	
Total amount of disbursements during the year.....		101.36
Balance cash on hand at end of year.....		\$2,202.35

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Safe and office supplies.....	\$50.00	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$2,252.35

LIABILITIES DEC. 31, 1899.

Salaries of officers, superintendents, agents and clerks unpaid..	\$48.75	
Total liabilities Dec. 31, 1899.....		48.75
Surplus or excess of assets over liabilities.....		\$2,203.60

POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	151	\$318,785.00
Number of policies issued during the year.....	51	96,675.00
Total	202	\$415,460.00
Deduct number of policies expired and ceased to be in force during the year.....	31	56,355.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	171	359,105.00
Number loss claims presented during the year.....	1	5.15
Number losses paid in full as adjusted.....	1	5.15

SCHEDULE A.

List of counties in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Rice county.....	\$345,020
Goodhue county.....	14,085
Total	\$359,105

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wheeling township.....	\$227,370	Holden township.....	\$14,085
Northfield township.....	62,750		
Cannon City township.....	37,750	Total	\$359,105
Richland township.....	17,150		

WHITE BEAR LAKE MUTUAL TOWNSHIP INSURANCE COMPANY

OF WHITE BEAR LAKE, COUNTY OF POPE.

For the Year Ending December 31, 1899.

Organized 23rd day of June, 1883. Reorganized 7th day of June, 1898. Commenced business 15th day of January, 1884.

COMPLETE LIST OF OFFICERS.

L. O. ROMSAAS, President. J. T. ROTO, Vice President. H. JOHNSHOY, Secretary.
M. M. BERG, Treasurer.

COMPLETE LIST OF DIRECTORS.

L. O. Romsaas, J. T. Roto, H. Johnshoy, M. M. Berg, Syver Larson,
I. I. Hippe, F. E. Barsness, Olaus Pederson, Ole G. Fassen.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. H. Johnshoy, Horeb, \$8; Syver Larson, Morris, \$3.

How many counties did you transact business in during year? Three.

How many townships are you authorized to transact business in? Fifty.

In how many of these are you actually operating? Thirty-four.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? June 6th, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? 1½ mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$1,137.92
Cash received as first payments of policies issued during the year	\$598.00	
Cash received from assessments during the year	3,920.35	
Cash received from notes taken during the year	12.00	
Cash received from assessments of previous years	15.33	
Total amount of cash received during the year		4,536.68
Total cash, including balance on hand from previous year		\$5,674.60

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year	\$35.15	
Paid losses incurred during the year	3,402.43	
Return premiums on withdrawals	1.67	
Paid directors	494.64	
Paid salaries of officers: President, \$123.10; secretary, \$228.07; treasurer, \$138.53	489.70	
Postage	65.54	
Paid for printing	53.35	
All other disbursements, viz.: Revisors, \$6.40; committee on by-laws, \$18.07	24.47	
Total amount of disbursements during the year		4,569.95
Balance cash on hand at end of year		\$1,104.65

ASSETS OTHER THAN CASH DEC. 31, 1899.

One secretary desk, \$5; one treasurer desk, \$8	\$16.00	16.00
Total assets of the company, including balance cash on hand, Dec. 31, 1899		\$1,120.65

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities	1,120.65
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POLICY EXHIBIT.

	FIRE.	AMOUNT,
Number of policies in force December 31 of previous year	1,137	\$2,422,675
Number of policies issued during the year	427	982,100
Total	1,574	\$3,404,775
Deduct number of policies expired and ceased to be in force during the year	312	682,667
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	1,262	2,722,108
Number loss claims presented during the year	56	3,577.23
Number losses paid in full as adjusted	53	3,387.58
Losses settled or compromised for less than amount of adjustment	1	50.00
Undisputed losses adjusted but unpaid	3	174.80
Losses resisted in full by company	2	27.00
Total of all losses unpaid, disputed and resisted	5	201.80

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Pope county	\$2,272,665	Stevens county	\$306,705
Douglas county	142,738	Total	\$2,722,108

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

White Bear Lake township	\$179,283	Lake Johanna township....	\$21,224
Westport township.....	64,568	Lake Mary township.....	57,298
Leven township.....	130,520	Holmes City township.....	47,770
Reno township.....	188,258	Salem township.....	37,670
Ben Wade township.....	237,646	Swan Lake township.....	35,965
Nora township.....	188,922	Fromness township.....	125,080
New Prairie township.....	167,505	Hodges township.....	32,097
Minnewaska township.....	59,086	Moore township.....	25,636
Glenwood township.....	109,004	Donnelly township.....	22,830
Grove Lake township.....	81,572	Rendsville township.....	41,550
Bangor township.....	21,949	Synness township.....	10,815
Chippewa Falls township...	91,652	Horten township.....	1,380
Barness township.....	114,894	Scott township.....	3,812
Blue Mounds township.....	129,749	Pepperton township.....	3,000
Walden township.....	130,858	Morris township.....	2,200
Hoff township.....	73,189	Eldorado township.....	2,340
Langhai township.....	119,110		
Rolling Forks township...	83,252	Total	\$2,722,108
Gilchrist township.....	80,424		

WILLMAR FARMERS' MUTUAL FIRE AND LIGHTNING INSURANCE COMPANY

OF WILLMAR, COUNTY OF KANDIYOHI.

For the Year Ending December 31, 1899.

Organized 13th day of March, 1880. Commenced business 1st day of May, 1889.

COMPLETE LIST OF OFFICERS.

D. F. SENECHAL, President. JOHN FEIG, Secretary. N. O. NELSON, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. A. Johnson, John Elmquist, Wm. Rieff, F. H. Smithson, August Bitzen,
Olof Mattson, N. O. Nelson, D. F. Senechal, John Feig.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes.

If so, state names, addresses and salaries of same. Above named company has twelve agents, Peter Palmeson, Holum P. O., Minn.; P. J. Romness, Warner P. O., Minn.; F. H. Smithson, Hawick P. O., Minn.; August Bitzen, Thorpe P. O., Minn.; Olaf Tatting, Roseland P. O., Minn.; J. A. Johnson, Kandiyohi P. O., Minn.; M. C. Tollefson, Willmar P. O., Minn.; John Feig, Atwater P. O., Minn.; D. J. Price, New London P. O., Minn.; Hans Thorson, Raymond P. O., Minn.; G. J. Bjornberg, Willmar P. O., Minn.; Hy. Roelofs, Prinsburg P. O., Minn. Agents collect a membership fee of \$1.50 from parties insuring, of which they retain \$1 as compensation and surrender the 50 cents to company. Adjusters are appointed by the company's president.

Give names, position and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.
 How many counties did you transact business in during year? One.
 How many townships are you authorized to transact business in? Twenty-five.
 In how many of these are you actually operating? Nineteen.
 How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate per cent of assessment levied during year? One and a half mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$483.32
Cash received as first payments of policies issued during the year	\$129.15	
Cash received from assessments during the year.....	940.42	
Cash received from assessments of previous years.....	317.06	
Total amount of cash received during the year.....		1,386.63
Total cash, including balance on hand from previous year...		\$1,869.95

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$750.57	
Paid for adjusting losses.....	8.00	
Paid directors.....	36.00	
Paid salaries of officers: President, \$12.00; secretary, \$54.00; treasurer, \$10.00.....	76.00	
Postage	23.72	
Paid for printing, \$26.85; office supplies, \$8.70.....	35.55	
Paid attorneys' fees, \$75.00; insurance department fees, \$4.00; livery hire, \$5.00.....	84.00	
All other disbursements, viz.: Recording official bonds, \$1.50; revenue stamps, \$1.00.....	2.50	
Total amount of disbursements during the year.....		1,016.34
Balance cash on hand at end of year.....		\$853.61

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	853.61
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	853.61
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	462	\$628,958.25
Number of policies issued during the year.....	76	85,654.50
Total	538	\$712,612.75
Deduct number of policies expired and ceased to be in force during the year.....	28	28,775.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	510	683,837.75
Number loss claims presented during the year.....	9	750.57
Number losses paid in full as adjusted.....	9	750.57

SCHEDULE A.

List of counties in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Kandiyohi county..... \$683,837.75

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Willmar township.....	\$66,823.50	Kandiyohi township.....	\$78,849.00
St. Johns township.....	4,675.00	Green Lake township.....	5,900.00
Edwards township.....	23,156.00	Harrison township.....	111,610.00
Holland township.....	37,802.00	New London township.....	11,850.00
Roseland township.....	31,949.75	Roseville township.....	36,690.00
Whitefield township.....	70,432.00	Burbank township.....	43,639.00
Fahln township.....	40,895.50	Colfax township.....	29,388.00
Lake Lillian township....	26,995.00	Norway Lake township...	14,303.00
East Lake Lillian township	24,502.00		
Lake Elizabeth township..	13,838.00	Total.....	\$683,837.75
Genessee township.....	10,450.00		

WILMONT MUTUAL FIRE INSURANCE COMPANY

OF WILMONT, COUNTY OF NOBLES.

For the Year Ending December 31, 1899.

Organized 30th day of January, 1895. Commenced business 15th day of February, 1895.

COMPLETE LIST OF OFFICERS.

HERRMAN MERKEL, President. EMIL GRAF, Secretary. FRED PANK, Treasurer.

COMPLETE LIST OF DIRECTORS.

J. B. Bruns, Fred Schmitz.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Two.

If a township mutual, state how many townships you are authorized to transact business in? Nineteen.

In how many of these are you actually operating? Nineteen.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Three mills.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$548.47
Cash received as first payments of policies issued during the year.....	\$524.67	
Cash received from assessments during the year.....	1,342.37	
Cash received from notes taken during the year.....	138.88	
Cash received from notes of previous years.....	43.70	
Total amount of cash received during the year.....		2,049.62
Total cash, including balance on hand from previous year....		\$2,598.09

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,161.93	
Return premiums on new policies.....	3.51	
Paid commissions to agents.....	167.50	
Paid directors.....	49.05	
Paid salaries of officers: Secretary, \$42.00; treasurer, \$33.76....	75.76	
Postage	23.63	
Paid for printing, \$7.00; office supplies, \$4.20.....	11.20	
Insurance department fees.....	2.25	
For collecting.....	.60	
All other disbursements, viz.: Revenue stamps.....	.90	
Total amount of disbursements during the year.....		1,495.33
Balance cash on hand at end of year.....		\$1,102.76

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes unpaid which were acquired during the year.....	\$62.36	
All other assets, viz.: Books, stationery and fire proof safe.....	50.00	
		112.36
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$1,215.12

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	\$1,215.12
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	446	\$430,676.00
Number of policies issued during the year: On new policies, \$104,174; additional.....	114	127,815.00
Total	560	\$558,491.00
Deduct number of policies expired and ceased to be in force dur- ing the year: Cancelled on 26 policies, \$21,373; reduced others, \$1,460.....	26	22,833.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899: Balance in force.....	534	535,658.00
Number loss claims presented during the year.....	13	1,161.93
Number losses paid in full as adjusted.....	13	1,161.93

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Nobles county.....	\$526,208
Murray county.....	9,450
Total	\$535,658

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wilmington township.....	\$100,298	Graham Lake township.....	\$3,461
Leota township.....	29,308	Elk township.....	21,234
Lismore township.....	53,418	Hersey township.....	24,470
Larkin township.....	54,792	Worthington township.....	11,127
Summit Lake township.....	25,678	Lorain township.....	6,714
Bloom township.....	31,544	Moulton township.....	5,672
West Side township.....	36,295	Fenton township.....	1,996
Olney township.....	37,700	Iona township.....	1,782
Dewald township.....	33,702		
Grand Prairie township.....	39,935	Total	\$535,658
Seward township.....	16,532		

WILMINGTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

OF WILMINGTON, COUNTY OF HOUSTON.

For the Year Ending December 31, 1899.

Organized 1st day of April, 1876. Commenced business 15th day of June, 1876.

COMPLETE LIST OF OFFICERS.

O. O. MYHRE, President. E. O. STENERODEN, Secretary. L. O. WOLDEN, Treasurer.

COMPLETE LIST OF DIRECTORS.

O. O. Myhre, E. O. Steneroden, L. O. Wolden, Otto Fruechte,
E. Solandson, O. A. Stenehjerm, H. A. Sylling,
Ed. G. Myhra, E. E. Solberg.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

If so, state names, addresses and salaries of same. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? One.

How many townships are you authorized to transact business in? Five.

In how many of these are you actually operating? Five.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? At annual meeting Jan. 3, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$2,423.04
Cash received as first payments of policies issued during the year	\$171.01	
Cash received from all other sources, viz.: Ann. adv. taxes, \$472.08; interest, \$106.93.....	579.01	
Total amount of cash received during the year.....		750.02
Total cash, including balance on hand from previous year...		\$3,173.06

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$19.65	
Paid fees to agents.....	78.75	
Paid directors.....	12.00	
Paid salaries of officers: President, \$12.50; secretary, \$69.25; treasurer, \$13.02.....	94.77	
Paid clerk hire, \$1.00; postage, \$3.56.....	4.56	
Paid for printing.....	7.85	
Insurance department fees, \$2.00; livery hire, 10c.....	2.10	
For collecting.....	35.50	
All other disbursements, viz.: Ann. adv. returned, \$6.57; road taxes, \$3.75; oath on ann. report, 25c.....	10.57	
Exchange, 25c.; recording, 70c.; treasurer's bond, 50c.; per- sonal property taxes, \$24.75; int. refunded, \$3.75; revisors, \$8.00.....	37.95	
Total amount of disbursements during the year.....		303.70
Balance cash on hand at end of year.....		\$2,869.36

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$500.75	
Balance of old notes remaining on hand at end of year.....	500.75	
		*500.75
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$2,869.36	\$2,869.36

LIABILITIES DEC. 31, 1899, NONE.†

Surplus or excess of assets over liabilities.....	2,869.36
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	525	\$496,910.00
Number of policies issued during the year.....	105	108,110.00
Total	630	\$605,020.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	176	131,135.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	454	473,885.00
Number loss claims presented during the year.....	2	
Number losses paid in full as adjusted.....	2	

*Company evidently makes an error here in considering these old notes as "cash" at first of year.

†This is also an error because there are two unpaid losses on hand.

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Houston county.....	\$473,885
Total	\$473,885

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Wilmington township.....	\$152,675	Winnebago township.....	\$97,100
Black Hammer township.....	60,160		
Caledonia township.....	13,250	Total	\$473,885
Spring Grove township.....	150,700		

YOUNG AMERICA MUTUAL FIRE INSURANCE COMPANY OF HAMBURG, COUNTY OF CARVER.

For the Year Ending December 31, 1899.

Organized 5th day of January, 1894. Commenced business 1st day of March, 1884.

COMPLETE LIST OF OFFICERS.

JOHN GLAESER, President. H. H. ELLING, Secretary. D. J. GRAUPMANN, Treasurer.

COMPLETE LIST OF DIRECTORS.

H. C. Gruenhagen, D. Hoernemann, H. Hoernemann.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. H. H. Elling, secretary, amount paid, \$60.00 for a horse struck by lightning.

How many counties did you transact business in during year? Three.

If a township mutual, state how many townships you are authorized to transact business in. Nine.

In how many of these are you actually operating? Nine.

How many assessments were levied during the year? None.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$1,253.30
Cash received as first payments of policies issued during the year	\$1,863.89	
Interest on notes.....	456.01	
Total amount of cash received during the year.....		2,319.90
Total cash, including balance on hand from previous year...		\$3,573.20

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$294.64	
Return premiums on withdrawals.....	138.10	
Paid directors for adjusting losses.....	5.00	
Paid directors.....	255.87	
Paid salaries of officers: President, \$25.00; secretary, \$150.00..		
treasurer, \$25.00.....	200.00	
Rent, \$22.50; postage, \$8.42.....	30.92	
Paid for printing, \$26.50; office supplies, \$2.00.....	28.50	
Insurance department fees, \$2.00; livery hire, \$68.60.....	70.60	
Loans made by company on notes.....	2,234.00	
Total amount of disbursements during the year.....		3,257.63
Balance cash on hand at end of year.....		\$315.57

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$7,325.00	
Notes taken for new loans during year.....	2,234.00	
		<u>9,559.00</u>
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$9,874.57

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	9,874.57
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POLICY EXHIBIT.

	FIRE.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	468	\$815,222.00
Number of policies issued during the year.....	38	95,265.00
Total	506	\$910,487.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	17	16,575.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	489	893,912.00
Number loss claims presented during the year.....	5	294.64
Numbr losses paid in full as adjusted.....	5	294.64

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Carver county.....	\$347,617	Sibley county.....	\$129,365
McLeod county.....	416,930	Total	\$893,912

SCHEDULE B.

List of townships in which the company is authorized to transact business, with amount of business in force in each township at end of year:

Young America township....	\$270,315	Camden township.....	\$23,370
Helen township.....	277,524	Bergen township.....	68,567
Glencoe township.....	66,369	Rich Valley township.....	4,470
Green Isle township.....	42,860	New Auburn township.....	2,455
Washington Lake township..	84,050	Waconia township.....	4,875
Hancock township.....	4,695	Total	\$893,912
Benton township.....	44,362		

MUTUAL HAIL AND CYCLONE COMPANIES.

Reports of all companies authorized to transact business for the
season of 1900.

MUTUAL HAIL AND CYCLONE

FINANCIAL STATEMENT YEAR

COMPANIES AND LOCATIO N.	Cash on Hand at Beginning of Year 1899.	Cash Paid by Members During the Year 1899.	Total Cash Had During Year.	Disbursements During Year.	
				Amount Paid for Losses During Year.	Expenses Paid During Year.
*Alliance Hail and Cyclone, Austin.....	\$49,379.28	\$72,012.72	\$129,282.68	\$71,423.99	\$18,848.50
Farmers Home, Madelia.....	2.37	1,227.19	1,229.56	31.00	1,163.32
Farmers Mutual, Aetna.....	9.94	202.70	212.64	25.00	156.79
Farmers United Township, Mankato.....	472.89	19,665.51	20,138.40	16,647.99	3,355.47
Fidelity Mutual, Blue Earth City.....	1,870.70	8,287.19	10,157.89	4,238.80	3,477.35
+German-American Mutual Hail, Wadena.....					
German Mutual, Norwood.....	99.30	194.49	293.79	8.00	280.39
Mankato Mutual, Winnebago.....		2,986.87	3,836.87	2,011.55	925.31
Minnesota Farmers' Hail, Minneapolis.....	167.24	32,903.98	33,071.17	19,656.63	10,988.78
Minn. Mutual Hail and Cyclone, Blue Earth City..	982.05	11,374.74	12,306.79	3,509.55	5,491.77
N. W. Mutual Hail and Cyc., Winnebago City..	36.00	13,066.72	13,102.72	9,000.00	3,648.07
Park Region Mutual, Glenwood.....	4,328.04	22,042.79	28,770.83	20,658.84	8,081.61
Rocksberry Mutual, Thief River Falls.....		28.15	28.15		33.60
Scandia Mutual Hail, Crookston.....		10,846.80	10,846.80	11,570.00	3,052.80
State Mutual, Winnebago City.....	999.15	14,472.40	15,471.55	6,680.37	3,295.48
State Farmers Mutual, Waseca.....	1,513.04	13,148.96	14,664.83	3,675.50	7,139.50
Western Mutual Hail and Cyc. Co., Luverne....		4,698.70	4,698.70	1,158.14	3,410.03
Totals	\$59,810.00	\$227,159.86	\$297,663.37	\$170,295.36	\$78,298.77

* Cash at end of year includes, for this company, \$34,395.00 real estate mortgages.

+ Records all destroyed by fire. Company could not render report in detail.

NOTE.—In addition to above The Murray County Farmers, of Mankato, which did no business last year, has been relicensed for this year. The company has been reorganized under the name United Farmers' Mutual Hail Insurance Company, with home office at Waseca, Minn.

INSURANCE COMPANIES.

ENDING DECEMBER 31, 1899.

ing 1899.	Balance Cash on Hand at End of Year 1899.	Liabilities January 1, 1900,				Policy Exhibit Year 1899.			
		Unpaid Losses.	Unpaid Expense Acct.	All Other Liabilities.	Total Liabilities.	No. in Force at First of Year.	No. in Force at End of Year.	Amount at Risk at First of Year.	Amount at Risk at End of Year.
Total Paid for Losses and Expenses.									
\$90,272.49	\$58,683.79	\$400.00	\$1,537.24	.....	\$1,937.24	3,169	4,521	\$2,878,235.00	\$3,824,630.00
1,194.32	35.24	.....	.....	.....	.....	240	691	305,852.00	894,395.00
181.79	30.85	.....	.....	.....	.....	109	257	147,780.00	352,180.00
20,003.46	134.94	.....	.....	.....	.....	1,874	2,894	882,358.00	1,300,948.75
7,716.15	219.99	.....	1,940.00	.....	1,940.00	389	764	143,088.42	284,327.87
.....	23.50	.....	.....	.....	.....	.....	.....	.....	.....
288.39	5.40	.....	.....	.....	.....	311	423	226,680.00	301,645.00
2,986.86	450.01	525.00	705.92	400.00	1,630.92	1,040	284	550,789.00	176,483.00
30,645.41	425.76	50.00	.....	.....	50.00	1,386	1,574	808,041.00	1,102,991.00
9,001.32	1,101.08	214.45	2,404.86	.....	2,619.31	.....	.....	293,914.50	962,875.00
12,648.07	418.65	450.00	.....	.....	450.00	611	1,395	245,000.00	532,275.00
28,690.45	80.38	.....	2,300.00	.....	2,300.00	3,370	2,584	966,944.09	840,656.50
33.60	.....	.....	2.91	.....	2.91	.....	.....	.....	.....
14,622.80	41.00	.....	4,000.00	.....	4,000.00	.....	547	.....	276,145.00
14,975.85	495.70	9.00	1,051.93	.....	1,060.93	1,350	841	657,700.00	374,053.00
10,815.00	3,849.83	.....	15.14	.....	15.14	1,700	1,858	687,649.37	801,140.00
4,563.17	130.53	.....	14.26	.....	14.26	.....	216	.....	168,626.25
\$248,594.13	\$31,731.65	\$1,648.45	\$7,672.26	\$6,700.00	\$16,020.71	15,549	18,849	\$8,794,031.33	\$12,193,371.37

ALLIANCE HAIL AND CYCLONE MUTUAL INSURANCE COMPANY,

OF AUSTIN, COUNTY OF MOWER.

For the Year Ending December 31, 1899.

Organized 30th day of April, 1889. Commenced business 9th day of May, 1889.

COMPLETE LIST OF OFFICERS.

MATH. NACHBAR, President. C. F. COOK, Vice President. J. D. SHEEDY, Secretary.
A. W. WRIGHT, Treasurer. LAFAYETTE FRENCH, Attorney.

COMPLETE LIST OF DIRECTORS.

Math. Nachbar, C. F. Cook, J. D. Sheedy, A. W. Wright, John C. Enke,
D. T. Ronnseville, Daniel Casey.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. C. F. Cook, bookkeeper and adjuster, \$1,500.00; Nellie E. Mills, stenographer, \$630.00.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employee or agent of this company during the year? No.

How many counties did you transact business in during year? Ninety-one.

Did you transact any business outside of Minnesota, and where? Yes, Iowa.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 2% to 4%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....	\$49,379.27
Cash received as first payments of policies issued during the year	\$1,042.74
Cash received from notes taken during the year.....	67,305.16
Cash received from notes of previous years.....	3,664.82
Cash received from all other sources, viz.: Interest, \$2,185.69; loans, \$5,705.00.....	7,890.69
Total amount of cash received during the year.....	79,903.41
Total cash, including balance on hand from previous year...	\$129,282.68

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$71,423.99
Paid commissions to agents, \$7,571.13; paid agents for adjusting losses, \$211.50.....	7,782.63
Paid banks for collecting, \$1,058.71; paid directors, \$71.79.....	1,130.50
Paid salaries of officers: President, \$500.00; secretary, \$2,500.00 treasurer, \$500.00.....	3,500.00
Paid clerk hire, \$2,130.00; rent, \$350.00; fuel, \$39.90; postage, \$377.82.....	2,897.72
Paid for printing, \$256.51; advertising, \$171.48; office supplies, \$72.88.....	500.87
Paid attorneys' fees, \$315.00; insurance department fees, \$350.32; livery hire, \$507.75.....	1,203.07
Paid expenses of adjusting losses.....	1,521.07
All other disbursements, viz.: Internal revenue, \$97.90; treas- urer's bond, \$100.00; loaned, \$14,421.40.....	14,619.30
Paid for express, lights, telephone, telegrams, recording mort- gages, fire insurance premium, etc.....	114.74
Total amount of disbursements during the year.....	104,693.89
Balance cash on hand at end of year.....	\$24,588.79

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....		\$14,115.18	
Notes cancelled and charged off as uncollectible	\$6,525.29		
Losses on notes by compromise.....	1,792.93	8,318.22	
Balance of old notes remaining on hand at end of year.....		5,796.96	
Notes unpaid which were acquired during the year.....		7,543.43	\$13,340.39
All other assets, viz: Loans secured by real estate mortgage.....			34,395.00
Loan unsecured \$453.00. Accounts receivable, \$813.69.....			1,266.59
Total assets of the company, including balance cash on hand, Dec. 31, 1899			\$73,590.87

LIABILITIES DEC. 31, 1899.

All claims in dispute or litigation.....	\$400.00	
Amount unpaid for agents' commissions, not due until notes taken by agents are paid.....	1,537.24	
Total liabilities Dec. 31, 1899.....		1,937.24
Surplus or excess of assets over liabilities.....		\$71,653.63

POLICY EXHIBIT.

	HAIL	WIND-STORM.	AMOUNT.
Number of policies in force Dec. 31 of previous year....	1,178	.....	\$598,290
Number of policies in force Dec. 31 of previous year....	.....	1,991	2,279,945
Number of policies issued during the year.....	2,779	.....	1,416,486
Number of policies issued during the year.....	.....	628	757,432
Total	3,957	2,619	\$5,052,153
Deduct number of policies expired and ceased to be in force during the year.....	1,987	.....	1,162,183
Deduct number of policies expired and ceased to be in force during the year.....	.....	68	65,340
			\$1,227,523
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,970	.....	852,593
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	.....	2,551	2,972,037
			\$3,824,630
Number loss claims presented during the year.....	787	17	.....
Number losses paid in full as adjusted.....	786	17	.....
Unadjusted losses at end of year.....	1	.....	400.00
Losses resisted in full by company.....	1	.....	400.00
Total of all losses unpaid, disputed and resisted.....	1	.....	400.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of hail insurance in force in each county at end of year:

Faribault county.....	\$27,225	Blue Earth county.....	.....
Pope county.....	2,562	Meeker county.....	.....
Murray county.....	25,627	Wright county.....	\$8,988
Steele county.....	5,770	Isanti county.....	.....
Mower county.....	17,773	Martin county.....	3,472
Fillmore county.....	.....	Wabasha county.....	16,936
Brown county.....	2,128	Benton county.....	.....
Carver county.....	.....	Red Lake county.....	.....
Watsonwan county.....	.....	Grant county.....	560
Sibley county.....	2,660	Kandiyohi county.....	1,190
Freeborn county.....	13,153	Becker county.....	.....
Jackson county.....	37,765	Swift county.....	.....
Chippewa county.....	4,354	Nicollet county.....	5,159
Goodhue county.....	8,120	Renville county.....	22,827
Cottonwood county.....	5,670	Stearns county.....	910
Sherburne county.....	1,852	Wilkin county.....	3,045
Dakota county.....	15,456	Pipestone county.....	8,828
Dodge county.....	64,561	Norman county.....	.....
Winona county.....	49,179	Clay county.....	.....
McLeod county.....	3,640	Stevens county.....	.....

Lincoln county.....	16,282	Yellow Medicine county.....	35,657
Kittson county.....	.....	Lyon county.....	25,116
Polk county.....	.....	Olmsted county.....	35,189
Rock county.....	2,644	Marshall county.....	.....
Nobles county.....	109,487	Le Sueur county.....	140
Traverse county.....	1,575	Scott county.....	7,525
Todd county.....	.....	Otter Tail county.....	700
Waseca county.....	.....	Hennepin county.....	350
Redwood county.....	60,830		
Lac qui Parle county.....	16,051	Total	\$670,756
Big Stone county.....	.....		

SCHEDULE A.—CONTINUED.

Showing hail insurance business in State of Iowa:

Woodbury county.....	\$37,119	Franklin county.....	\$1,505
Cherokee county.....	12,432	Adair county.....	973
Hancock county.....	11,697	Cerro Gordo county.....	175
Monona county.....	1,484	Page county.....	1,008
Plymouth county.....	27,720	Carroll county.....	3,605
Sioux county.....	28,553	Dickenson county.....	525
Kossuth county.....	2,100	Hamilton county.....	2,205
Harrison county.....	1,792	Grundy county.....	364
Hardin county.....	1,540	Harrison county.....	1,080
Osceola county.....	1,519	Buena Vista county.....	3,112
Wright county.....	6,559	Ida county.....	4,978
Lyon county.....	1,036	Crawford county.....	280
Winnebago county.....	1,862	Worth county.....	350
O'Brien county.....	5,950	Potwanamie county.....	700
Shelly county.....	12,621	Marshall county.....	.....
Humboldt county.....	5,628		
Jasper county.....	1,365		
Grand total hail in force Dec. 31, 1899.....			\$852,593
Grand total cyclone in force Dec. 31, 1899.....			2,972,087
Total hail and cyclone.....			\$3,824,630

FARMERS' HOME MUTUAL TORNADO AND CYCLONE INSURANCE COMPANY

OF MADELIA, COUNTY OF WATONWAN.

For the Year Ending December 31, 1899.

Organized 12th day of January, 1898. Commenced business 25th day of March, 1898.

COMPLETE LIST OF OFFICERS.

ANDREW FRENCH, President. L. H. BULLIS, Vice President. I. B. YATES, Secretary.
AUG. MINSKE, Treasurer. ANDREW FRENCH, Attorney.

COMPLETE LIST OF DIRECTORS.

Andrew French, L. H. Bullis, I. B. Yates, Aug. Minske, Otto Fritton,
H. E. Moehnke, Ira Crawford, Chas. T. Barker, R. J. Hall.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? None.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? None.
 How many counties did you transact business in during year? Thirty-four.
 Did you transact any business outside of Minnesota, and where? None.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.
 Total rate pre cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$2.37
Cash received as first payments of policies issued during the year	\$1,227.19	
Total amount of cash received during the year.....		1,227.19
Total cash, including balance on hand from previous year...		<u>\$1,229.56</u>

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$31.00	
Paid commissions to agents, \$688.50; paid agents for adjusting losses, \$10.00.....	698.50	
Paid directors.....	68.63	
Paid salaries of officers: President, \$25.00; secretary, \$187.00; treasurer, \$10.00.....	222.00	
Rent, \$24.00; fuel, \$9.50; postage, \$38.30.....	71.80	
Paid for printing, 90c.; office supplies, \$66.85.....	67.75	
Insurance department fees.....	2.00	
All other disbursements, viz.: Express, 50c.; membership in state association, \$6.00; express charges, 50c.....	7.00	
Delegates to state convention.....	25.64	
Total amount of disbursements during the year.....		<u>1,194.32</u>
Balance cash on hand at end of year.....		\$35.24

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Office furniture, maps, supplies, etc.....	\$150.00	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		<u>\$185.24</u>

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	185.24
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POLICY EXHIBIT.

	WINDSTORM.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	240	\$305,852.00
Number of policies issued during the year.....	459	596,733.00
Total	699	<u>\$902,585.00</u>
Deduct number of policies expired and ceased to be in force during the year.....	8	8,190.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	691	<u>894,395.00</u>
Number loss claims presented during the year.....	2	.....
Number losses paid in full as adjusted.....	2	.....

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Brown county	\$48,248	Nobles county.....	\$15,163
Big Stone county.....	1,250	Nicollet county.....	16,831
Blue Earth county.....	19,890	Olmsted county.....	92,161
Chisago county.....	11,223	Pine county.....	17,700
Cottonwood county.....	17,873	Pipestone county.....	122,090
Dodge county.....	4,400	Redwood county.....	15,950
Faribault county.....	29,991	Rice county.....	31,575
Freeborn county.....	2,250	Rock county.....	37,480
Fillmore county.....	1,000	Sibley county.....	2,266
Goodhue county.....	5,750	Swift county.....	44,271
Isanti county.....	4,250	Stevens county.....	5,965
Jackson county.....	7,860	Traverse county.....	1,800
Kandiyohi county.....	4,862	Waseca county.....	147,828
Lincoln county.....	15,000	Winona county.....	37,635
Le Sueur county.....	1,750	Watsonwan county.....	93,763
Martin county.....	25,180	Wabasha county.....	5,925
Mower county.....	2,430		
Murray county.....	2,785	Total	\$894,395

FARMERS' MUTUAL CYCLONE INSURANCE COMPANY

OF SPRING VALLEY, COUNTY OF FILLMORE.

For the Year Ending December 31, 1899.

Organized 12th day of February, 1898. Commenced business 1st day of April, 1898.

COMPLETE LIST OF OFFICERS.

A. L. SHELDON, President. WM. KUMM, Vice President. D. K. MICHENER, Secretary. G. M. WARREN, Treasurer. A. R. HUNGERFORD, General Agent.

COMPLETE LIST OF DIRECTORS.

D. K. Michener, A. L. Sheldon, Wm. Kumm, G. M. Warren,
C. L. Wooldridge, W. D. Lockwood, C. Hintze,
Henry La Plant, A. Fingerson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? Yes.

If so, state names, addresses and salaries of same. Wm. Flalhers, Pleasant Grove, Olmsted county, Minn., and G. Vanderbee, Bristol P. O, Fillmore county, Minn., fees \$1.25 for each application taken.

Give names, position and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.
 How many counties did you transact business in during year? Three.
 Did you transact any business outside of Minnesota, and where? No.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Yes, July 22, 1899.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? Yes.
 Total rate per cent of assessment levied during year? None.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$9.94
Cash received as first payments of policies issued during the year	\$202.70	
Total amount of cash received during the year.....		202.70
Total cash, including balance on hand from previous year...		\$212.64

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$25.00	
Paid directors.....	6.00	
Paid salaries of officers: President, \$15.00; secretary, \$75.00; treasurer, \$6.11.....	96.11	
Paid salaries general agents, \$23.00; general agent's expenses, \$7.00.....	35.00	
Postage.....	3.78	
Paid for printing, \$1.85; office supplies, \$11.90.....	13.75	
Insurance department fees.....	2.00	
All other disbursements, viz.: Notary's fees.....	.15	
Total amount of disbursements during the year.....		181.79
Balance cash on hand at end of year.....		\$30.85

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	30.85
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	30.85
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POLICY EXHIBIT.

	WINDSTORM.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	109	\$147,780.00
Number of policies issued during the year.....	148	204,400.00
Total	257	
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	257	352,180.00
Number loss claims presented during the year.....	1	25.00
Number losses paid in full as adjusted.....	1	25.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Fillmore county.....	\$308,798
Mower county.....	31,075
Olmsted county.....	12,307
Total	\$352,180

FARMERS' UNITED TOWNSHIP MUTUAL HAIL INSURANCE COMPANY

OF MANKATO, COUNTY OF BLUE EARTH.

For the Year Ending December 31, 1899.

Organized 11th day of June, 1896. Commenced business 20th day of May, 1897.

COMPLETE LIST OF OFFICERS.

ANDREW FRENCH, President. H. W. WADSWORTH, Vice President. F. M. PAYNE,
Secretary. N. JULIAR, Treasurer.

COMPLETE LIST OF DIRECTORS.

Andrew French, H. W. Wadsworth, F. M. Payne, N. Juliar,
J. Q. Currier, J. M. Duell, Aug. Strehlow,
D. P. O'Neill, H. P. Bjorge.

GENERAL INTERROGATORIES.

Has this company any salaried officers; adjusters or agents not included in the above? No.

If so, state names, addresses and salaries of same. None.

Give names, position and salaries of office clerks. O. S. Taylor, Pipestone, Minn., \$30.00 per month; Zoe George and Grace L. Payne employed by the week as needed.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. D. P. O'Neill, Ortonville, Minn., \$25.00.

How many counties did you transact business in during year? Forty-eight.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? One and a half per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....	\$472.89
Cash received as first payments of policies issued during the year	\$1,768.28
Cash received from assessments during the year.....	17,640.76
Cash received from notes of previous years.....	256.47
Total amount of cash received during the year.....	19,665.51
Total cash, including balance on hand from previous year...	\$20,138.40

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$16,647.99
Membership fee retained by agents.....	786.30
Paid directors.....	50.00
Paid salaries of officers: President, \$100.00; secretary, \$1,000.00; treasurer, \$150.00.....	1,250.00
Paid clerk hire, \$322.92; rent, \$66.00; fuel, \$26.80; postage, \$195.95.....	611.67
Paid for printing, \$99.35; advertising, \$197.26; office supplies, \$24.14; typewriter, \$90.00.....	410.75
Insurance department fees, \$2.00; livery hire and traveling ex- penses, \$244.75.....	246.75
Total amount of disbursements during the year.....	20,903.46
Balance cash on hand at end of year.....	\$134.94

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$785.38
Amount collected from same during year.....	256.47
Balance of old notes remaining on hand at end of year.....	\$528.91
Notes unpaid which were acquired during the year.....	3,231.89
All other assets, viz.: Safe, \$100.00; typewriter, \$90.00; office furniture, \$85.00.....	275.00
	4,035.80
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$4,170.74

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	4,170.74
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POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,874	\$882,358.00
Number of policies issued during the year.....	1,174	581,418.00
Total	3,048	\$1,463,776.00
Deduct number of policies expired and ceased to be in force during the year.....	154	162,827.25
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	2,894	1,300,948.75
Number of loss claims presented during the year.....	200	.....
Number losses paid in full as adjusted.....	198	16,647.99
Claims withdrawn.....	2	.....

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Benton county.....	\$35,600.00	Murray county.....	\$32,680.00
Brown county.....	44,615.00	McLeod county.....	3,100.00
Big Stone county.....	32,662.00	Nicollet county.....	33,210.00
Blue Earth county.....	82,710.75	Nobles county.....	59,238.00
Cottonwood county.....	21,425.00	Otter Tail county.....	52,275.00
Chippewa county.....	19,350.00	Olmsted county.....	177,334.00
Dodge county.....	5,850.00	Pipestone county.....	174,922.50
Faribault county.....	14,100.00	Pope county.....	450.00
Freeborn county.....	2,500.00	Redwood county.....	39,990.00
Fillmore county.....	1,850.00	Renville county.....	5,150.00
Grant county.....	6,125.00	Rock county.....	34,837.00
Goodhue county.....	24,850.00	Stevens county.....	8,825.00
Hennepin county.....	600.00	Stearns county.....	10,778.00
Jackson county.....	2,075.00	Sibley county.....	16,873.00
Kandiyohi county.....	4,270.00	Scott county.....	850.00
Kanabec county.....	300.00	Traverse county.....	7,457.00
Kittson county.....	500.00	Wabasha county.....	26,370.00
Lincoln county.....	44,170.00	Waseca county.....	36,420.00
Le Sueur county.....	3,375.00	Watsonwan county.....	126,220.50
Lyon county.....	6,556.00	Winona county.....	46,587.00
Lac qui Parle county.....	2,700.00	Wilkin county.....	1,900.00
Martin county.....	13,623.00	Wright county.....	13,350.00
Meeker county.....	2,675.00	Yellow Medicine county...	3,900.00
Mower county.....	7,700.00		
Morrison county.....	8,050.00	Total	\$1,300,948.75

FIDELITY MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

OF BLUE EARTH, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized 7th day of February, 1898. Commenced business 3d day of March, 1898.

COMPLETE LIST OF OFFICERS.

S. P. CHILD, President. C. H. PATTEN, Secretary. GEO. SWARTWOOD, Treasurer.
J. C. McLAUGHLIN, Supt. Agents. F. E. PUTNAM, Attorney.

COMPLETE LIST OF DIRECTORS.

S. P. Child, C. H. Patten, George Swartwood, J. C. McLaughlin.

GENERAL INTERROGATORIES.

Give names, position and salaries of office clerks. Jessy F. Bushnell, stenographer.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$20.00 to Jessy F. Bushnell.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Forty-six.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so when? Yes, at annual meeting Jan. 3, 1899.

Have your by-laws been amended during year, and if so, when? Yes, March 3, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? Three and a half per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....	\$1,870.70
Cash received from assessments during the year and assessments applied on losses.....	\$7,596.72
Cash received from notes taken during the year.....	27.00
Cash received from assessments of previous years.....	336.91
Cash received from all other sources, viz.: Assessment in cyclone department.....	326.56
Total amount of cash received during the year.....	\$8,287.19
Total cash, including balance on hand from previous year...	\$10,157.89

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$4,238.80
Paid commissions to agents, \$1,403.00; paid agents for adjusting losses, \$560.38.....	1,963.98
Paid salaries of officers: Treasurer, \$200.00.....	200.00
Paid superintendent's expenses.....	80.15
Paid clerk hire, \$213.25; rent, \$100.00; postage, \$78.30.....	391.55
Paid for printing, \$114.25; advertising, \$51.59; office supplies, stationery and expense, \$298.23.....	464.07
Interest.....	341.30
All other disbursements, viz.: Traveling expenses, \$36.30; bills payable, \$2,100.00 (paid during year).....	2,136.30
Refund amount collected by error Minn. Mut. Co.....	121.75
Total amount of disbursements during the year.....	9,937.90
Balance cash on hand at end of year.....	\$219.99

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$65.08	
Balance of old notes remaining on hand at end of year.....	\$54.38	
Notes unpaid which were acquired during the year.....	117.65	
All other assets, viz.: Claim against Minn. Mutual.....	118.18	
Office furniture, safe, etc., \$300.00; unpaid assessments, \$4,169.23	4,469.23	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		219.99
		\$4,979.43

LIABILITIES DEC. 31, 1899.

Amount unpaid for agents' commissions, adjusting losses or for collecting	\$320.00	
Salaries of officers, superintendents, agents and clerks unpaid..	1,620.00	
Total liabilities Dec. 31, 1899.....		1,940.00
Surplus or excess of assets over liabilities.....		\$3,039.43

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	389	\$143,088.42
Number of policies issued during the year.....	600	243,861.22
Total	989	\$385,949.64
Deduct number of policies expired and ceased to be in force dur- ing the year.....	225	101,621.77
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	764	284,327.87
Number loss claims presented during the year.....	145	.....
Number losses paid in full as adjusted.....	131	4,238.80
Losses resisted in full by company.....	14	.....
Total of all losses unpaid, disputed and resisted.....	14	.....

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Clay county.....	\$16,612.50	Wadena county.....	\$4,275.00
Dodge county.....	6,350.00	Wilkin county.....	6,000.00
Faribault county.....	58,130.75	Le Sueur county	700.00
Freeborn county.....	5,950.00	Steele county.....	450.00
Fillmore county.....	200.00	Pope county.....	2,644.00
Goodhue county.....	9,925.00	Lyon county.....	21,065.00
Grant county.....	450.00	Otter Tail county.....	4,250.00
Houston county.....	1,650.00	Big Stone county.....	10,850.00
Hubbard county.....	300.00	Swift county.....	2,550.00
Brown county.....	2,285.00	Becker county.....	6,840.00
Jackson county.....	28,390.00	Murray county.....	11,120.00
Kandiyohi county.....	5,750.00	Norman county.....	4,200.00
Lincoln county.....	500.00	Nobles county.....	3,200.00
Martin county.....	12,160.00	Redwood county.....	4,250.00
Nicollet county.....	738.75	Yellow Medicine county...	5,550.00
Olmsted county.....	3,750.00	Winona county.....	200.00
McLeod county.....	200.00	Dakota county.....	800.00
Pipestone county.....	1,200.00	Wabasha county.....	2,400.00
Renville county.....	4,209.37	Lac qui Parle county.....	8,670.00
Waseca county.....	300.00	Traverse county.....	5,175.00
Stevens county.....	5,700.00	Polk county.....	6,600.00
Meeker county.....	1,200.00	Douglas county.....	2,400.00
Stearns county.....	3,112.00		
Todd county.....	1,075.00	Total	\$284,327.87

GERMAN-AMERICAN MUTUAL HAIL INSURANCE COMPANY

OF WADENA, COUNTY OF WADENA.

For the Year Ending December 31, 1899.

Organized 10th day of April, 1899. Commenced business 10th day of April, 1899.

COMPLETE LIST OF OFFICERS.

GEO. E. TRENT, President. C. W. MILLER, Secretary. C. W. BAUMBACH, Treasurer.
C. W. BARKER, Supt. Agents. COPPERNALL & WILSON and
M. E. CLAPP, Attorneys.

COMPLETE LIST OF DIRECTORS.

Geo. E. Trent, C. W. Miller, C. W. Baumbach, C. W. Barker,
W. R. Baumbach.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No, sir.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No, sir.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No, sir.

Did you transact any business outside of Minnesota, and where? No, sir.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No, sir.

Have your by-laws been amended during year, and if so, when? No, sir.

Have you changed your policy form during year? No, sir.

Total rate per cent of assessment levied during year? Four and a half per cent.

STATE OF MINNESOTA,

ss.

COUNTY OF WADENA.

C. W. Miller, being first duly sworn, deposes and says that he is now, and for more than the six months next last past has been, the secretary of the German-American Mutual Hail Insurance Company of Wadena, Minnesota; that on the 17th day of January, 1900, and for the four months next prior thereto, the said insurance company occupied a suite of rooms on the second floor of the building known as the Phoenix Block, in the village of Wadena, said county, as and for its office; that all the records and papers pertaining to the said insurance company and its business were situate in its said office; that on the said 17th day of January, 1900, at about two o'clock in the morning, the said Phoenix Block, or that portion thereof wherein the said insurance company had its office, was totally destroyed by fire, and that the said fire also at that time destroyed all the books, papers and records of every kind, character and description belonging to the said insurance company appertaining to its business, and in which it kept a record of its policies issued, receipts and disbursements, assessments made for the losses incurred, were entirely destroyed by fire. And that there is no data, memorandum or record of any kind, character or description from which or on account of, or by the aid of which a statement of the business done by the said company from the time of its organization up to the time of the fire, or any statement of its receipts or disbursements or financial condition at this time can be made.

Deponent further deposes and says that all losses incurred by any policy holder of said company has been adjusted and paid in full, and that the said company

is not indebted to any person or persons, corporation or corporations whatever; that the assets of said company amount to the sum of fifty-three and 90-100 dollars, which consists of twenty-three and 50-100 dollars cash and thirty and 40-100 dollars in notes, received in its business prior to the said 17th day of January, 1900.

Deponent further says that he makes this affidavit as secretary of said insurance company for and in behalf of said company for the purpose of showing the inability of said company to make an annual report of its said business as is required by the insurance commissioner of the State of Minnesota, and that this affidavit is presented and filed with the said insurance commissioner in lieu of, instead of and in place of such statement or annual report, and further affiant saith not.

Subscribed and sworn to before me this 8th day of February, A. D. 1900.

E. J. AUSTEN,

Notary Public,

Wadena, County, Minn.

(Notarial Seal.)

Balance cash on hand at end of year.....	\$23.50
ASSETS OTHER THAN CASH DEC. 31, 1899.	
Notes unpaid which were acquired during the year.....	\$30.40
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$53.90
LIABILITIES DEC. 31, 1899, NONE.	
Surplus or excess of assets over liabilities.....	\$53.90

GERMAN MUTUAL HAIL AND STORM INSURANCE COMPANY

OF NORWOOD, COUNTY OF CARVER.

For the Year Ending December 31, 1899.

Organized 22d day of January, 1898. Commenced business 1st day of March, 1898.

COMPLETE LIST OF OFFICERS.

JOHN GLAESER, President. H. H. ELLING, Secretary. D. J. GRAUPMANN, Treasurer.

COMPLETE LIST OF DIRECTORS.

John Glaeser, H. H. Elling, D. J. Graupmann, F. H. Graupmann,
Henry Stacken, Jacob Trenwe, Henry Hoernemann,
Diedrich Hoernemann.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.
 How many counties did you transact business in during year? Three.
 Did you transact any business outside of Minnesota, and where? No.
 How many assessments were levied during the year? None.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? No.
 Have you changed your policy form during year? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....	\$90.30
Cash received as first payments of policies issued during the year, application fees.....	\$194.49
Total amount of cash received during the year.....	194.49
Total cash, including balance on hand from previous year...	\$293.79

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year, hail.....	\$8.00
Paid directors.....	223.23
Postage	5.00
Paid for printing, \$26.00; advertising, \$1.50; office supplies, \$1.50	29.00
Paid attorneys' fees, \$5.00; livery hire, \$2.75.....	7.75
All other disbursements, viz.: Railroad fare and other expenses	15.41
Total amount of disbursements during the year.....	288.39
Balance cash on hand at end of year.....	\$5.40

ASSETS OTHER THAN CASH DEC. 31, 1899, NONE.

Total assets of the company, including balance cash on hand Dec. 31, 1899.....	5.40
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LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	5.40
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POLICY EXHIBIT.

There are two departments in this company, one for hail and one for storm.

	NUMBER.	HAIL.	WINDSTORM.	AMOUNT.
Number of policies in force Dec. 31 of previous year	311	93,100	133,580	\$226,680.00
Number of policies issued during the year....	115	35,050	42,690	77,740.00
Total	426	128,150	176,270	\$304,420.00
Deduct number of policies expired and ceased to be in force during the year.....	3	1,000	1,775	2,775.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	423	127,150	174,495	301,645.00
Number loss claims presented during the year.....			1	8.00
Number losses paid in full as adjusted.....			1	8.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Carver county.....	\$110,205
McLeod county.....	142,415
Sibley county.....	49,025
Total	\$301,645

MANKATO MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

OF WINNEBAGO, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized July, 1897. Commenced business July, 1897.

COMPLETE LIST OF OFFICERS.

F. T. DAY, President. L. C. STEBBINS, Secretary. STATE BANK DEPOSITORY,
Treasurer.

COMPLETE LIST OF DIRECTORS.

F. T. Day, L. C. Stebbins, Geo. D. Eygabroad, J. L. Day, H. G. Jones.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? President and secretary. Entire salary.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Twenty-nine.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? Yes, May, 1899.

Have your by-laws been amended during year, and if so, when? Yes, Sept. 13, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? Four per cent less 10% for cash.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		None.
Cash received from assessments during the year.....	\$2,600.42	
Cash received, advanced by officers.....	400.00	
Cash received from assessments of previous years.....	386.45	
Total amount of cash received during the year...	\$3,386.87	
Total cash, including balance on hand from previous year...	\$3,386.87	

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$989.42	
Paid losses incurred during the year.....	1,022.13	
Paid commissions to agents, \$2.00; paid agents for adjusting losses, \$100.00.....	102.00	
Paid agents for collecting.....	52.62	
Paid clerk hire and rent, \$120.00; postage, \$44.75.....	164.75	
Paid for printing.....	13.18	
For collecting, \$45.45; attorneys' fees, \$5.00.....	50.45	
All other disbursements, viz.: For collecting 1898, \$79.72; interest and discount, \$11.94; expense, \$450.65.....	542.31	
Total amount of disbursements during the year.....	2,936.86	
Balance cash on hand at end of year.....	\$450.01	

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes unpaid which were acquired during the year.....	\$12.00
All other assets, viz.: Unpaid assessments year just closed.....	2,103.34
	2,115.34
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$2,565.35

LIABILITIES DEC. 31, 1899.

All claims in dispute or litigation, G.....	\$525.00
Salaries of officers, superintendents, agents and clerks unpaid...	705.92
All other liabilities, viz.: Note, expect to settle much less than face	400.00
Total liabilities Dec. 31, 1899.....	1,630.92
Surplus or excess of assets over liabilities.....	\$934.43

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	833	\$348,809.00
Number of policies issued during the year.....	14	4,375.00
Total	835	\$353,184.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	626	259,536.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	209	93,648.00
	WINDSTORM.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	207	\$201,980.00
Deduct number of policies expired and ceased to be in force dur- ing the year.....	132	119,145.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	75	82,835.00
Number loss claims presented during the year.....	67	.....
Number losses paid in full as adjusted.....	54	.....
Unadjusted losses at end of year.....	6	.....
Legitimate losses in dispute and amount claimed by assured.....	6	525.00
Losses resisted in full by company.....	7	.....
Total of all losses unpaid, disputed and resisted.....	13	.....

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Rice county.....	\$600	Ottertail county.....	\$2,400
Steele county.....	600	Renville county.....	8,050
Pipestone county.....	1,350	Jackson county.....	875
Nobles county.....	6,175	Jackson county.....	2,400
Blue Earth county.....	1,800	Blue Earth county.....	12,450
Murray county.....	3,150	Stevens county.....	2,250
Sibley county.....	600	Rice county.....	1,000
Lyon county.....	2,725	Scott county.....	950
Rock county.....	10,700	Yellow Medicine county.....	5,785
Cottonwood county.....	4,000	Murray county.....	1,360
Redwood county.....	8,500	Nobles county.....	4,610
Benton county.....	1,350	Pipestone county.....	1,000
Chippewa county.....	2,650	Goodhue county.....	6,175
Kittson county.....	4,788	Freeborn county.....	750
Becker county.....	5,100	Lyon county.....	975
Stearns county.....	400	Sibley county.....	1,130
Goodhue county.....	900	Benton county.....	500
Kandiyohi county.....	10,250	Brown county.....	8,660
Lac qui Parle county.....	500	Marshall county.....	900
Brown county.....	1,350	Lac qui Parle county.....	1,700
Scott county.....	1,650	Kandiyohi county.....	2,000
Stevens county.....	2,200	Redwood county.....	12,230
Olmsted county.....	900	Renville county.....	3,970
Lincoln county.....	600	Cottonwood county.....	10,040
Marshall county.....	9,085	Rock county.....	1,350
Nicollet county.....	400		
		Total	\$175,833

MINNESOTA FARMERS' HAIL INSURANCE COMPANY

OF MINNEAPOLIS, COUNTY OF HENNEPIN.

For the Year Ending December 31, 1899.

Organized 15th day of April, 1891. Commenced business 15th day of April, 1891.

COMPLETE LIST OF OFFICERS.

W. D. ANDREWS, President. C. B. STEELMAN, Secretary. DR. D. ANDREWS, Supt.
Agents. C. A FOSNES, Attorney.

COMPLETE LIST OF DIRECTORS.

L. Murphy, F. A. Beeltz, T. L. Graham, C. P. Silvervall, B. Nichols,
W. D. Andrews, C. B. Steelman.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. W. D. Andrews, Minneapolis, \$45.00.

How many counties did you transact business in during year? Sixty-five.

Did you transact any business outside of Minnesota, and where? Iowa.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 2 78-100%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$167.24
Cash received from assessments during the year.....	\$32,590.83	
Cash received from assessments of previous years.....	313.10	
Total amount of cash received during the year.....		32,903.93
Total cash, including balance on hand from previous year...		\$33,071.17

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$19,656.63
Paid commissions to agents, \$3,973.17; paid agents for adjusting losses, \$1,244.30.....	
Paid agents for collecting, \$445.85; paid directors, \$47.50.....	
Paid salaries of officers: President, \$1,200.00; secretary, \$1,200.00; treasurer, \$350.00.....	
Paid salaries to superintendent of agents, \$350.00; paid superintendent's expenses, \$280.00.....	
Paid clerk hire, \$652.40; rent, \$120.00; postage, \$309.10.....	
Paid for printing, \$238.60; advertising, \$153.17; office supplies, \$83.50.....	
Paid attorneys' fees, \$15.00; insurance department fees, \$274.58; includes Iowa taxes.....	
All other disbursements, viz.: Borrowed money, interest, advertising, commission and sundries, \$2,051.61.....	12,988.78
Total amount of disbursements during the year.....	32,645.41
Balance cash on hand at end of year.....	\$425.76

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$1,700.00	
Notes cancelled and charged off as uncollectible.....	960.00	
Balance of old notes remaining on hand at end of year.....	427.00	
Contracts not yet paid.....	7,321.40	
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$8,174.16

LIABILITIES DEC. 31, 1899.

All claims in dispute or litigation.....	\$50.00	
Total liabilities Dec. 31, 1899.....		50.00
Surplus or excess of assets over liabilities.....		\$8,124.16

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,386	\$808,641.00
Number of policies issued during the year.....	1,315	796,085.00
Total	2,701	\$1,604,126.00
Deduct number of policies expired and ceased to be in force during the year.....	1,127	501,135.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,574	1,102,991.00
Number loss claims presented during the year.....	422	19,656.00
Number losses paid in full as adjusted.....	422	19,656.00
Total of all losses unpaid, disputed and resisted.....	50	50.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Kittson county.....	7,500	Yellow Medicine county.....	\$5,200
Marshall county.....	8,330	Renville county.....	6,500
Polk county.....	16,010	Redwood county.....	7,300
Norman county.....	10,250	Lyon county.....	18,120
Clay county.....	11,500	Lincoln county.....	7,400
Becker county.....	6,700	Pipestone county.....	4,350
Otter Tail county.....	15,950	Murray county.....	3,100
Wilkin county.....	24,300	Rock county.....	2,240
Traverse county.....	65,400	Nobles county.....	7,560
Grant county.....	40,120	Jackson county.....	3,200
Douglas county.....	10,300	Cottonwood county.....	2,310
Stevens county.....	47,900	Brown county.....	3,100
Big Stone county.....	60,780	Martin county.....	4,800
Swift county.....	35,810	Benton county.....	3,900
Pope county.....	7,720	Sherburne county.....	5,700
Stearns county.....	11,500	Dakota county.....	5,600
Kandiyohi county.....	33,260	Goodhue county.....	7,100
Meeker county.....	20,075	28 counties in Iowa.....	539,896
Chippewa county.....	15,010		
Lac qui Parle county.....	18,200		
		Total	\$1,102,991

MINNESOTA MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

OF BLUE EARTH, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized January, 1896. Commenced business 20th day of February, 1896.

COMPLETE LIST OF OFFICERS.

S. P. CHILD, President. C. H. PATTEN, Secretary. GEO. SWARTWOOD, Treasurer.
J. C. McLAUGHLIN, Supt. Agents. F. E. PUTNAM, Attorney.

COMPLETE LIST OF DIRECTORS.

S. P. Child, C. H. Patten, W. J. Milne, J. C. McLaughlin, Don Johnson,
Frank Barnes, Andrew Bottleson Geo. Swartwood.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position and salaries of office clerks. Jessie F. Bushnell, stenographer, \$20.00 per month.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$20.00 to Jessie F. Bushnell.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes...

If so, state name and address of claimant and amount paid. J. C. McLaughlin, Blue Earth, Minn., \$8.00.

How many counties did you transact business in during year? Fifty-three.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during the year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Four per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....	\$932.05
Cash received from assessments during the year and assessments applied on losses.....	\$6,391.20
Cash received from notes taken during the year.....	213.54
Cash received from assessments of previous years.....	4,326.45
Cash received from notes of previous years.....	443.55
Total amount of cash received during the year.....	11,374.74
Total cash, including balance on hand from previous year...	\$12,306.79

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year, none; paid borrowed money.....	\$2,204.39
Paid losses incurred during the year.....	3,509.55
Paid agents for adjusting losses.....	462.54
Paid agents for collecting, \$944.64; paid agents' expenses, \$84.53; paid directors, \$43.37.....	1,072.54
Paid salaries of officers: Secretary, \$166.66; treasurer, \$100.00..	266.66
Paid salaries to superintendent of agents, \$166.66; paid superintendent's expenses, \$59.29.....	225.95
Paid clerk hire, \$557.97; rent, \$20.00; fuel, \$40.48; postage, \$309.32.....	927.77
Paid for printing, \$53.25; office supplies, \$121.75; office expenses, \$50.35.....	225.35
Paid attorneys' fees.....	1,204.25
Interest account, \$62.76; loss and gain, \$66.12.....	128.88
All other disbursements, viz.: Salaries of old officers at Amboy in settlement of suits.....	400.00
Paid commissions to agents for work done in '97-8, contracts of old management.....	577.83
Total amount of disbursements during the year.....	11,205.71
Balance cash on hand at end of year.....	\$1,101.08

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$5,307.39
Losses on notes by compromise, \$92.00; notes paid, \$443.55.....	535.55
Balance of old notes remaining on hand at end of year.....	4,771.84
Notes unpaid which were acquired during the year.....	1,301.36
All other assets, viz.: Office furniture.....	100.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$7,274.23

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year..	\$214.45
Amount unpaid for agents' commissions, adjusting losses or for collecting.....	400.00
Salaries of officers, superintendents, agents and clerks unpaid..	1,886.68
All other liabilities, viz.: Due fidelity.....	118.18
Total liabilities Dec. 31, 1899.....	\$2,619.31
Surplus or excess of assets over liabilities.....	\$4,654.97

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	...	\$293,914.50
Number of policies issued during the year and reinstated.....	...	934,250.50
Total	...	\$1,228,165.00
Deduct number of policies expired and ceased to be in force during the year.....	...	265,290.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	...	962,875.00
Number loss claims presented during the year.....	102	
Number losses paid in full as adjusted.....	84	
Losses settled or compromised for less than amount of adjustment	15	
Undisputed losses adjusted but unpaid.....	2	
Unadjusted losses at end of year.....	1	
Total of all losses unpaid, disputed and resisted.....	...	214.45

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Becker county.....	\$7,332	Nicollet county.....	\$8,700
Brown county.....	16,216	Norman county.....	59,830
Bigstone county.....	27,756	Nobles county.....	52,762
Blue Earth county.....	20,195	Olmsted county.....	9,750
Cottonwood county.....	13,292	Otter Tail county.....	22,817
Clay county.....	29,650	Polk county.....	30,600
Chippewa county.....	12,575	Pipestone county.....	46,653
Douglas county.....	1,550	Pope county.....	450
Dodge county.....	287	Polk county.....	29,700
Dakota county.....	4,200	Renville county.....	6,775
Faribault county.....	19,387	Rock county.....	31,298
Fillmore county.....	1,075	Redwood county.....	50,775
Freeborn county.....	7,002	Steele county.....	2,050
Grant county.....	11,800	Stevens county.....	29,037
Jackson county.....	40,176	Swift county.....	40,067
Kittson county.....	10,487	Stearns county.....	15,375
Kandiyohi county.....	30,489	Scott county.....	1,400
Lac qui Parle county.....	32,793	Traverse county.....	10,612
Lincoln county.....	15,290	Wadena county.....	225
Le Sueur county.....	150	Waseca county.....	1,925
Lyon county.....	29,275	Wabasha county.....	10,400
Murray county.....	25,250	Winona county.....	9,465
Mower county.....	7,004	Watsonwan county.....	11,225
Marshall county.....	12,200	Wilkin county.....	37,987
McLeod county.....	1,100	Yellow Medicine county.....	24,500
Morrison county.....	1,386		
Martin county.....	29,218		
Meeker county.....	12,362		
		Total	\$962,875

NORTHWESTERN MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

OF WINNEBAGO CITY, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized November, 1897. Commenced business 1st day of January, 1898.

COMPLETE LIST OF OFFICERS.

M. T. BRADY, President. B. G. REYNOLDS, Secretary. P. J. MCGUIGGAN, Treasurer.
B. G. REYNOLDS, Attorney.

COMPLETE LIST OF DIRECTORS.

M. T. Brady, J. C. Betts, P. J. McGuiggan, M. J. Hougar, B. G. Reynolds.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No salaried officers.

Give names, position and salaries of office clerks. Dora J. Reynolds, assistant, \$6 per week.

Is there any part of salaries or compensation unpaid? None.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Two agents.

If so, state name and address of claimant and amount paid. G. H. Powers, Little Falls, \$10.00; F. T. Loose, Luverne, \$75.00.

How many counties did you transact business in during year? All state.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? None.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? Three per cent less 5% for cash.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$36.00
Cash received from assessments during the year.....	\$12,695.72	
Cash received from notes of previous years.....	215.00	
Cash received from all other sources.....	156.90	
Total amount of cash received during the year.....		13,066.72
Total cash, including balance on hand from previous year...		\$13,102.72

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$9,000.00	
Paid commissions to agents, \$2,200.00; paid agents for adjusting losses, \$39.65.....	2,239.65	
Paid agents for collecting, \$30.00; paid directors, \$7.50.....	37.50	
Paid clerk hire, \$206.00; fuel, \$25.40; postage, \$192.66.....	423.06	
Paid for printing, \$178.40; advertising, \$153.59; office supplies, \$15.87.....	347.86	
Paid attorneys' fees, \$1.50; Insurance department fees, \$1.00; livery hire, \$12.50.....	15.00	
All other disbursements, viz.: Expenses officers adjusting losses	535.00	
Expenses officers collecting.....	50.00	
Total amount of disbursements during the year.....		12,648.07
Balance cash on hand at end of year.....		\$418.65

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$665.00	
Amount collected therefrom.....	215.00	
Balance of old notes remaining on hand at end of year.....	450.00	
Notes unpaid which were acquired during the year.....	110.00	
All other assets, viz.: Uncollected assessments, estimated value	300.00	
		860.00
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		
		\$1,278.65

LIABILITIES DEC. 31, 1899, NONE.

Surplus or excess of assets over liabilities.....	
	\$1,278.65

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	611	\$245,000.00
Number of policies issued during the year.....	1,033	400,000.00
Total	1,644	\$645,000.00
Deduct number of policies expired and ceased to be in force during the year, one-year policies expired cancelled.....	248	112,725.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,395	532,275.00
Number loss claims presented during the year.....	198	
Number losses paid in full as adjusted.....	161	
Losses resisted in full by company.....	1	450.00
Total of all losses unpaid, disputed and resisted.....	1	450.00

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Meeker county.....	14,875	Goodhue county.....	1,300
Polk county.....	5,700	Kandiyohi county.....	1,150
Cottonwood county.....	10,200	Dakota county.....	1,950
Murray county.....	90,765	Lac qui Parle county.....	6,975
Jackson county.....	8,350	Swift county.....	21,450
Faribault county.....	8,775	McLeod county.....	300
Douglas county.....	535	Martin county.....	1,600
Blue Earth county.....	1,350	Pope county.....	45,175
Morrison county.....	37,375	Yellow Medicine county.....	13,200
Chippewa county.....	2,100	Stevens county.....	2,000
Rock county.....	27,750	Freeborn county.....	2,500
Lyon county.....	57,480	Wilkin county.....	5,200
Redwood county.....	17,075	Renville county.....	675
Lincoln county.....	450	Grant county.....	1,950
Steele county.....	600	Crow Wing county.....	5,800
Rice county.....	2,500	Benton county.....	1,150
Brown county.....	1,200	Todd county.....	400
Stearns county.....	39,950	Pipestone county.....	5,665
Norman county.....	13,375	Dodge county.....	1,150
Nobles county.....	31,350		
Clay county.....	41,000	Total	\$532,275

PARK REGION MUTUAL HAIL INSURANCE ASSOCIATION OF GLENWOOD, COUNTY OF POPE.

For the Year Ending December 31, 1899.

Organized 17th day of March, 1894. Commenced business 17th day of March, 1894.

COMPLETE LIST OF OFFICERS.

C. P. REEVES, President and Attorney. M. A. WOLLAN, Secretary. W. F. DOUGHERTY, Treasurer. E. A. TAYLOR, Supt. Agents.

COMPLETE LIST OF DIRECTORS.

C. P. Reeves, M. A. Wollan, C. F. Wollan, W. F. Dougherty, P. Peterson.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? No.

Give names, position, and salaries of office clerks. O. J. Johnson, \$50 per month; M. Oesterle, \$50; Ida Solomon, \$50; R. Schwiager, \$40; R. A. Frazier, \$50; R. Jones, \$50. The foregoing are different parties employed as clerks at different periods during the year.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. P. Peterson, Glenwood, Minn., \$75.

How many counties did you transact business in during year? Forty.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so when? No.

Have your by-laws been amended during year, and if so, when? No.

Have you changed your policy form during year? No.

Total rate per cent of assessment levied during year? 4%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year		\$4,328.04
Cash received during the year, borrowed money.....	\$2,300.00	
Cash received from assessments during the year.....	19,455.03	
Cash received from notes taken during the year.....	1,961.43	
Cash received from assessments of previous years.....	184.25	
Cash received from notes of previous years.....	442.08	
Cash received from all other sources, viz.: Office supplies sold..	100.00	
Total amount of cash received during the year.....		24,442.79
Total cash, including balance on hand from previous year....		\$28,770.83

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$20,658.84	
Return premiums on new policies.....	3.72	
Paid commissions to agents, \$1,407.06; paid agents for adjusting losses, \$1,192.99	2,600.05	
Paid agents for collecting, \$828.70; paid agents' expenses, \$274.55	1,103.25	
Paid salaries of officers: President, \$500; secretary, \$500; treasurer, \$500	1,500.00	
Paid salaries to superintendent of agents, \$500; paid superintendent's expenses, \$175.....	675.00	
Paid clerk hire, \$1,200; rent, \$60; fuel, \$22.50; postage, \$277.....	1,559.50	
Paid for printing, \$232.27; advertising, \$6.96; office supplies, \$200.86	440.09	
Paid attorneys' fees.....	150.00	
Total amount of disbursements during the year.....		28,690.45
Balance cash on hand at end of year.....		\$80.38

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year and unpaid assessments.....	\$22,860.01	
Notes cancelled and charged off as uncollectible.....	6,445.33	
Losses on notes by compromise.....		6,445.33
Balance of old notes remaining on hand at end of year and unpaid assessments		16,415.68
Notes unpaid which were acquired during the year and unpaid assessments	14,090.28	30,505.96
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$30,586.34

LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Money borrowed.....	\$2,300	
Total liabilities December 31, 1899.....		2,300.00
Surplus or excess of assets over liabilities.....		\$28,205.96

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force December 31 of previous year.....	3,370	\$966,944.09
Number of policies issued during the year.....	402	171,784.25
Total	3,772	\$1,138,728.34
Deduct number of policies expired and ceased to be in force during the year.....	1,188	298,071.84
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899	2,584	840,656.50
Number loss claims presented during the year.....	470	
Number losses paid in full as adjusted.....	445	20,658.84
Losses resisted in full by company for nonpayment of previous premiums	25	
Total of all losses unpaid, disputed and resisted.....	25	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Chippewa county.....	82,605.75	Nobles county.....	\$35,150.00
Lyon county.....	42,567.50	Wilkin county.....	1,200.00
Meeker county.....	18,300.00	Pipestone county.....	6,962.00
Brown county.....	22,387.00	Lac qui Parle county.....	6,937.00
Jackson county.....	9,706.25	Wadena county.....	850.00
Renville county.....	31,524.50	Wright county.....	900.00
Big Stone county.....	9,617.50	Cottonwood county.....	700.00
Stearns county.....	50,377.50	Kittson county.....	3,800.00
Kandiyohi county.....	17,656.00	Becker county.....	7,780.00
Olmsted county.....	500.00	Hubbard county.....	4,300.00
Stevens county.....	15,048.50	Douglas county.....	23,140.00
Lincoln county.....	16,443.75	Red Lake county.....	9,907.50
Swift county.....	49,385.00	Marshall county.....	40,235.50
Otter Tail county.....	10,909.00	Yellow Medicine county.....	1,350.00
Traverse county.....	19,750.00	McLeod county.....	375.00
Clay county.....	14,499.00	Pope county.....	69,385.75
Redwood county.....	84,787.50	Rock county.....	10,500.00
Polk county.....	65,445.50	Sibley county.....	5,500.00
Murray county.....	7,600.00	Grant county.....	5,400.00
Norman county.....	20,497.50		
Todd county	16,275.00	Total	\$840,656.50

ROCKSBURY MUTUAL HAIL INSURANCE COMPANY

OF THIEF RIVER FALLS, COUNTY OF RED LAKE.

For the Year Ending December 31, 1899.

Organized 16th day of February, 1898. Commenced business 26th day of March, 1898.

COMPLETE LIST OF OFFICERS.

ANDREW WASSEN, President. CHAS. GUSTAFSON, Vice President. P. ENGELSTAD, Secretary. ED. G. HOLM, Treasurer.

COMPLETE LIST OF DIRECTORS.

Andrew Wassen, Chas. Gustafson, Andrew Soderberg, Ed. Anbol, Ed. G. Holm, P. Engelstad, M. P. Bakken.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters, or agents not included in the above? They had three adjusters and two who acted as agents.

If so, state names, addresses and salaries of same. Adjusters: P. Wold, Thief River Falls, and A. Anbol and Johs. Henricksen, St. Hilaire; fee for adjusters, \$2 per day, and agents \$1.50 for actual time spent.

Give names, position, and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$2.91 to P. Engelstad, the secretary.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during the year? One.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Dec. 12, 1899, added one paragraph and amended one.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? $\frac{4}{100}$ of Pr. Notes or 1 cent an acre.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....	.....
Cash received as first payments of policies issued during the year, membership fee.....	9.00
Cash received from assessments during the year.....	15.20
Cash received from assessments of previous years.....	3.95
Total amount of cash received during the year.....	\$23.15
Total cash, including balance on hand from previous year....	\$28.15

DISBURSEMENTS DURING YEAR 1899.

Paid commissions to agents.....	\$8.75	
Paid salaries of officers: President, \$2; secretary, \$15.22.....	17.22	
Postage.....	1.00	
Office supplies.....	2.00	
Insurance department fees.....	2.00	
All other disbursements, viz.: Revenue stamps.....	2.63	
Total amount of disbursements during the year.....		33.60
Debit balance at end of year.....		\$5.45

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes unpaid which were acquired during the year.....	11.39
Total assets of the company, less debit balance Dec. 31 1899.	\$5.94

LIABILITIES DEC. 31, 1899.

Salaries of officers, superintendents, agents and clerks unpaid..	\$2.91	
Debit cash balance.....	5.45	
Total liabilities December 31, 1899.....		8.36
Excess of liabilities over assets.....		\$2.42

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies issued during the year.....	39	\$514.92
Total	39	\$514.92
Deduct number of policies expired and ceased to be in force during the year.....	39	514.92
Number of policies and amount in force at end of year, viz.....	0	00

SCANDIA MUTUAL HAIL INSURANCE COMPANY

OF CROOKSTON, COUNTY OF POLK.

For the Year Ending December 31, 1899.

Organized 14th day of January, 1899. Commenced business 17th day of February, 1899.

COMPLETE LIST OF OFFICERS.

HANS P. JOHANNESON, President. OLE FEIGEN, Secretary and Treasurer.

COMPLETE LIST OF DIRECTORS.

Hans P. Johanneson, Theo. Thorson, Nels M. Evenson, T. B. McMannis,
Ole Feigen.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. None.
 Is there any part of salaries or compensation unpaid? No.
 Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.
 If so, state name and address of claimant and amount paid. And. H. Olson, Battle Lake, \$70.00; W. D. Bailey, Crookston, \$100.00.
 How many counties did you transact business in during year? Fifteen.
 Did you transact any business outside of Minnesota, and where? No.
 How many assessments were levied during the year? One.
 Have your articles of incorporation been amended during the year, and if so, when? No.
 Have your by-laws been amended during year, and if so, when? Sept. 19, 1899.
 Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department? Yes.
 Total rate per cent of assessment levied during year? Four per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank December 31 of previous year	
Cash received from assessments during the year.....	\$10,846.80
Total amount of cash received during the year.....	\$10,846.80

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$11,570.00
Paid commissions to agents, \$1,296.45; paid agents for adjusting losses, \$332.60.....	1,629.05
Paid directors.....	27.00
Paid salaries of officers: Secretary.....	700.00
Rent, \$91.35; fuel, \$12.50; postage, \$71.00.....	174.85
Paid for printing, \$186.35; advertising, \$21.50; office supplies and furniture, \$133.85.....	341.70
Insurance department fees, \$11.00; livery hire, \$75.80.....	86.80
All other disbursements, viz.: Interest, \$90.00; telegraphing, \$3.40	93.40
Total amount of disbursements during the year.....	14,622.80
Balance cash on hand at end of year.....	\$41.00

ASSETS OTHER THAN CASH DEC. 31, 1899.

Balance of assessments unpaid, remaining on hand at end of year	\$1,939.00
All other assets, viz.: Safe, typewriter and furniture, \$131.50; stamps, \$7.30.....	138.80
	2,077.80
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$2,118.80

LIABILITIES DEC. 31, 1899.

Borrowed money.....	\$4,000.00
Total liabilities Dec. 31, 1899.....	\$4,000.00

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies issued during the year.....	630	\$324,295.00
Total	630	\$324,295.00
Deduct number of policies expired and ceased to be in force during the year.....	83	48,150.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	547	276,145.00
Number loss claims presented during the year.....	237	
Number losses paid in full as adjusted.....	228	
Losses resisted in full by company.....	1	
Total of all losses unpaid, disputed and resisted.....	1	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Red Lake county.....	23,250	Marshall county.....	\$70,425
Polk county.....	130,425	Otter Tail county.....	4,200
Norman county.....	10,425	Stearns county.....	500
Pope county.....	12,450	Kandiyohi county.....	900
Clay county.....	48,325	Stevens county.....	900
Wilkin county.....	10,100	Sibley county.....	420
Beltrami county.....	2,375		
Big Stone & Traverse counties	10,200	Total	\$324,295

STATE MUTUAL HAIL INSURANCE COMPANY

OF WINNEBAGO CITY, COUNTY OF FARIBAULT.

For the Year Ending December 31, 1899.

Organized 18th day of January, 1897. Commenced business 18th day of January, 1897.

COMPLETE LIST OF OFFICERS.

L. C. STEBBINS, President. JNO. U. KNUTSON, Secretary. G. D. EYGABROAD, Treasurer. L. A. WITZEL, Supt. Agents. M. R. TYLER, Attorney.

COMPLETE LIST OF DIRECTORS.

L. C. Stebbins, Jno. U. Knutson, G. D. Eygabroad, C. H. Moulton,
W. D. Smith, L. H. Thatcher, F. L. Hart.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Jennie Moore, stenographer and bookkeeper, at \$46.00 per month.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? L. C. Stebbins, \$450.00 and Jno. U. Knutson, \$450.00.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Seventy-two.

Did you transact any business outside of Minnesota, and where? Yes, Iowa.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? No.

Have your by-laws been amended during year, and if so, when? Yes, May 13, 1899.

Have you changed your policy form during year? No.
 Have all such documents as amended been filed with the insurance department?
 Yes.
 Total rate per cent of assessment levied during year? Four per cent.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$999.15
Cash received from assessments during the year.....	\$13,189.29	
Cash received from notes taken during the year.....	21.00	
Cash received from assessments of previous years.....	674.61	
Cash received from notes of previous years.....	587.50	
Total amount of cash received during the year.....		14,472.40
Total cash, including balance on hand from previous year...		\$15,471.55

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year, 1897, \$28.50; 1898, \$132.50.....	\$160.50	
Paid losses incurred during the year.....	6,519.87	
1900 commissioners, \$1.20; 1897 commissioners, \$23.05.....	24.25	
Paid commissions to agents, \$2,493.50; paid agents for adjusting losses, \$881.49.....	3,374.99	
Paid agents for collecting, \$110.52; paid agents' expenses, \$245.00; paid directors, \$111.00.....	466.52	
Paid salaries of officers: President, \$600.00; secretary, \$850.00; treasurer, \$100.00.....	1,550.00	
Paid salaries to superintendent of agents \$750.00; paid superin- tendent's expenses, \$538.50.....	1,288.50	
Paid clerk hire, \$564.00; rent and fuel, \$93.90; postage, \$261.90..	919.80	
Paid for printing, \$95.47; advertising, \$18.75; office supplies, \$23.48.....	137.70	
Paid attorneys' fees, \$100.00; insurance department fees, Min- nesota and Iowa, \$92.47; livery hire included in adjusting account.....	192.47	
Attorneys' fees, \$75.00; 1898 commissions, \$43.61.....	118.61	
All other disbursements, viz.: Interest, \$61.93; expense, \$73.00; 1899, \$87.71.....	222.64	
Total amount of disbursements during the year.....		14,975.85
Balance cash on hand at end of year.....		\$495.70

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year.....	\$3,317.33	
Notes cancelled and charged off as uncollectible, \$2,566.60; losses on notes by compromise, \$320.50.....	2,287.16	
Balance of old notes remaining on hand at end of year.....	430.17	
Notes unpaid which were acquired during the year.....	389.50	
All other assets, viz.: Assessments from previous years, \$1,- 942.44; unpaid 1899 assessment, \$4,968.51; less losses on as- sessments compromised, \$439.40; assessments charged off, \$5,597.25.....	974.30	
		1,793.97

Total assets of the company, including balance cash on hand
 Dec. 31, 1899..... \$2,289.67

LIABILITIES DEC. 31, 1899.

Accepted losses of this year remaining unpaid at end of year..	\$9.00	
Amount unpaid for agents' commissions, adjusting losses or for collecting.....	151.93	
Salaries of officers, superintendents, agents and clerks unpaid.	900.00	
Total liabilities Dec. 31, 1899.....		1,060.93
Surplus or excess of assets over liabilities.....		\$1,228.74

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,350	\$657,700.00
Number of policies issued during the year.....	672	319,016.00
Total	2,022	\$976,716.00
Deduct number of policies expired and ceased to be in force during the year.....	1,181	602,663.00
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	841	374,053.00
Number loss claims presented during the year.....	155	
Number losses paid in full as adjusted.....	145	
Undisputed losses adjusted but unpaid.....	1	
Legitimate losses in dispute and amount claimed by assured.....	3	
Losses resisted in full by company.....	10	
Total of all losses unpaid, disputed and resisted.....	14	

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Faribault county.....	\$11,825	Steele county.....	\$5,075
Clay county.....	15,150	Dakota county.....	856
Martin county.....	7,407	Olmstead county.....	2,048
Watonwan county.....	900	Lac qui Parle county.....	3,000
Blue Earth county.....	1,125	Big Stone county.....	600
Jackson county.....	4,150	Stearns county.....	1,350
Cottonwood county.....	4,075	Pope county.....	2,071
Stevens county.....	2,887	Yellow Medicine county.....	1,125
Sibley county.....	7,960	Morrison county.....	3,437
Brown county.....	4,087	Swift county.....	700
Nicollet county.....	2,075	Sherburne county.....	1,350
Le Sueur county.....	550	Dodge county.....	500
Mower county.....	200	McLeod county.....	650
Redwood county.....	3,140	Grant county.....	3,020
Kandiyohi county.....	2,542	Otter Tail county.....	900
Murray county.....	7,600	Roseau county.....	269
Rock county.....	800	Becker county.....	200
Freeborn county.....	2,437	Norman county.....	1,400
Renville county.....	3,900	Carver county.....	2,225
Benton county.....	2,200	Marshall county.....	2,100
Nobles county.....	1,600	Douglass county.....	2,215
Wabasha county.....	900	Scott county.....	1,350
Waseca county.....	2,350	Kittson county.....	3,475
Goodhue county.....	2,650	Hennepin county.....	400
Lyons county.....	4,700	Red Lake county.....	715
Pipestone county.....	1,000		
Lincoln county.....	6,050	Total	\$145,291

IOWA BUSINESS.

Wright county.....	\$400	Plymouth county.....	\$1,150
Dickinson county.....	28,100	Sioux county.....	4,250
Emmett county.....	15,635	Woodbury county.....	7,250
O'Brien county.....	15,135	Buena Vista county.....	10,850
Osceola county.....	16,050	Wright county.....	18,000
Clay county.....	13,000	Monona county.....	12,280
Kossuth county.....	37,230	Webster county.....	1,900
Palo Alto county.....	6,200	Sac county.....	3,490
Hancock county.....	9,597	Humboldt county.....	300
Winnebago county.....	23,620		
Cherokee county.....	4,415	Total	\$374,053

STATE FARMERS' MUTUAL HAIL INSURANCE COMPANY

OF WASECA, COUNTY OF WASECA.

For the Year Ending December 31, 1899.

Organized second day of March, 1896. Commenced business third day of March, 1896.

COMPLETE LIST OF OFFICERS.

R. P. WARD, President. P. C. BAILEY, Secretary and Treasurer. JOHN MOONAN, Attorney.

COMPLETE LIST OF DIRECTORS.

R. P. Ward, P. C. Bailey, John Moonan, J. H. Murphy, O. Powell,
J. B. Ungerman, F. M. Bailey.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Give names, position and salaries of office clerks. Lena F. Bailey, bookkeeper, \$474.00 per year; F. T. Day, stenographer, \$300.00 per year; F. M. Bailey, bookkeeper, \$400.00 per year.

Is there any part of salaries or compensation unpaid? No.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? Fifty-eight.

Did you transact any business outside of Minnesota, and where?

How many assessments were levied during the year?

Have your articles of incorporation been amended during the year, and if so, when?

Have your by-laws been amended during year, and if so, when?

Have you changed your policy form during year?

Total rate per cent of assessment levied during year? 2 7-10%.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year.....		\$1,513.04
Cash received from assessments during the year.....	\$11,861.30	
Cash received from assessments of previous years.....	980.81	
Cash received from notes of previous years.....	259.40	
Cash received from all other sources, viz.: Interest, \$2.83; cancellation fees, \$47.45.....	50.28	
Total amount of cash received during the year.....		\$13,151.79
Total cash, including balance on hand from previous year...		\$14,664.83

DISBURSEMENTS DURING YEAR 1899.

Paid losses remaining unpaid from previous year.....	\$174.00	
Paid losses incurred during the year.....	3,501.50	
Paid commissions to agents, \$818.00; paid agents for adjusting losses, \$1,063.38.....	1,881.38	
Paid agents' expenses.....	141.60	
Paid salaries of officers: President, \$700.00; secretary, \$1,200.00; treasurer, \$400.00.....	2,300.00	
Paid clerk hire, \$1,174.00; rent, \$75.00; fuel, \$16.35; postage, \$241.85.....	1,507.20	
Paid for printing, \$340.85; advertising, \$50.00; office supplies, \$130.87.....	521.72	
Paid attorneys' fees, \$392.50; insurance department fees, \$2.00..	394.50	
For collecting.....	384.49	
All other disbursements, viz.: Exchange, 25c.; telephone, \$5.60; electric lights, \$2.00; P. O. Box, 50c.; express, 26c.....	8.61	
Total amount of disbursements during the year.....		10,815.00
Balance cash on hand at end of year.....		\$3,849.83

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes held first of year and unpaid assessments Jan. 1, 1899....	\$16,640.89	
Notes cancelled and charged off as uncollectible, \$10,933.17; notes and assessments collected, \$1,240.21.....	12,173.38	
Balance of old notes remaining on hand at end of year and un- paid assessments.....	4,407.51	
Notes unpaid which were acquired during the year, 1899 assess- ments	2,184.63	
All other assets, viz.: Office fixtures and supplies.....	150.00	
		6,802.14
Total assets of the company, including balance cash on hand Dec. 31, 1899.....		\$10,651.97

LIABILITIES DEC. 31, 1899.

Amount unpaid for agents' commissions, adjusting losses or for collecting	\$15.14	
Total liabilities Dec. 31, 1899.....		15.14
Surplus or excess of assets over liabilities.....		\$10,636.83

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	1,700	\$687,649.37
Number of policies issued during the year and renewed.....	592	293,385.13
Total	2,292	\$981,034.50
Deduct number of policies expired and ceased to be in force during the year.....	434	179,894.50
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	1,858	801,140.00
Number loss claims presented during the year.....	122	3,501.50
Number losses paid in full as adjusted.....	122	3,501.50

SCHEDULE A.

List of counties in State in which company transacted business during the year,
with amount of insurance in force in each county at end of year:

Brown county	\$24,825.00	McLeod county	\$38,225.00
Big Stone county.....	1,200.00	Marshall county	2,725.00
Blue Earth county.....	5,219.00	Nobles county	38,081.25
Becker county	5,685.00	Nicollet county	11,213.25
Benton county	1,100.00	Olmsted county.....	14,962.50
Clay county	96,687.50	Otter Tail county.....	24,287.50
Cottonwood county.....	12,037.50	Polk county	400.00
Chippewa county	450.00	Pope county	2,312.50
Carver county	300.00	Pipestone county	900.00
Dodge county	24,440.00	Redwood county	10,650.00
Douglas county.....	12,025.00	Renville county.....	33,071.00
Dakota county	14,350.00	Rock county.....	51,914.00
Freeborn county	952.50	Rice county.....	2,575.00
Faribault county	600.00	Steele county.....	10,812.00
Fillmore county	600.00	Swift county.....	23,395.00
Grant county	2,650.00	Sibley county.....	11,512.50
Goodhue county	32,017.50	Stearns county.....	3,500.00
Houston county	4,030.00	Scott county.....	5,467.50
Hennepin county	600.00	Sherburne county.....	13,375.00
Jackson county	21,462.50	Todd county.....	11,500.00
Kandiyohi county	3,725.00	Traverse county.....	7,862.50
Kittson county	800.00	Waseca county.....	15,277.00
Le Sueur county	12,637.50	Wabasha county.....	10,650.00
Lyon county	28,617.50	Watsonwan county.....	2,750.00
Lac qui Parle county.....	12,700.00	Wilkin county.....	10,400.00
Meeker county	20,800.00	Winona county.....	7,500.00
Martin county	20,190.00	Wright county.....	36,000.00
Mower county	300.00	Yellow Medicine county....	31,650.00
Murray county	4,250.00		
Morrison county	1,400.00		
		Total	\$801,140.00

MURRAY COUNTY FARMERS' MUTUAL HAIL AND CYCLONE ASSOCIATION

OF SLAYTON, COUNTY OF MURRAY.

For the Year Ending December 31, 1899.

Organized February, 1898.

COMPLETE LIST OF OFFICERS.

A. PIECK, President. A. O. LUNDER, Vice President. JAY HENRY LONG, Secretary.

COMPLETE LIST OF DIRECTORS.

Patrick Dwyer, F. H. Flynn, J. H. Kuckkuk, W. H. Kencty, D. Grothe,
K. Jolfz, C. E. Bass, Thos. Warner, W. S. Patinson, J. A. Nipin,
Aleck Lowe, August Green, Gus Leerson, W. H. Mehlen,
Max Herlingler, Nicolaus Ott, H. B. Richardson,
J. J. Holsten, Barnard Bosch.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? None.

Give names, position and salaries of office clerks. None.

Is there any part of salaries or compensation unpaid? Yes.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? No.

How many counties did you transact business in during year? None.

Have your by-laws been amended during year, and if so, when? No.

INCOME DURING YEAR 1899.

Balance cash on hand and in bank Dec. 31 of previous year....		\$16.77
Cash received from assessments of previous years.....	\$21.60	
Total amount of cash received during the year.....		21.60
Total cash, including balance on hand from previous year....		\$38.37

DISBURSEMENTS DURING YEAR 1899.

Paid agents for collecting.....	\$12.95	
Paid salaries of officers: Secretary.....	35.00	
Postage	6.00	
Office supplies.....	1.00	
Paid attorneys' fees, \$5.00; insurance department fees, \$2.00....	7.00	
Total amount of disbursements during the year.....		61.95

ASSETS OTHER THAN CASH DEC. 31, 1899.

All other assets, viz.: Assessment of previous year uncollected:	\$26.65	26.65
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LIABILITIES DEC. 31, 1899.

All other liabilities, viz.: Due secretary.....	\$23.58	
Total liabilities Dec. 31, 1899.....		23.58

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies in force Dec. 31 of previous year.....	60	\$16,802
Total		\$16,802
Deduct number of policies expired and ceased to be in force during the year (cancelled).....	60	16,802
Number of policies and amount in force at end of year, viz.: December 31, 1899.....		

NOTE.—The above Company has recently been reorganized under the name of the United Farmers' Mutual Hail Insurance Company, with head office at Waseca, Minnesota.

WESTERN MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

OF LUVERNE, COUNTY OF ROCK.

For the Year Ending December 31, 1899.

Organized 25th day of January, 1899. Commenced business 21st day of February, 1899.

COMPLETE LIST OF OFFICERS.

ALBERT BARCK, President. JOHN B. JOHNSON, Vice President. L. E. Coss, Secretary. R. B. HINKLY, Treasurer and Supt. Agents.

COMPLETE LIST OF DIRECTORS.

Albert Barck, John B. Johnson, L. E. Coss, R. B. Hinkly,
J. R. Wright, Geo. C. Hoeck, H. H. Osborn.

GENERAL INTERROGATORIES.

Has this company any salaried officers, adjusters or agents not included in the above? No.

Is there any part of salaries or compensation unpaid? Yes.

If so, how much and to whom is such amount owing? \$14.26 to agents.

Have any loss claims been made by, or paid to, any officer, director, employe or agent of this company during the year? Yes.

If so, state name and address of claimant and amount paid. Albert Barck, Luverne, Minn., \$52.50.

How many counties did you transact business in during year? Eight.

Did you transact any business outside of Minnesota, and where? No.

How many assessments were levied during the year? One.

Have your articles of incorporation been amended during the year, and if so, when? Dec. 4, 1899.

Have your by-laws been amended during year, and if so, when? Dec. 4, 1899.

Have you changed your policy form during year? No.

Have all such documents as amended been filed with the insurance department? Yes.

Total rate per cent of assessment levied during year? 2 7-10%.

INCOME DURING YEAR 1899.

Cash received from assessments during the year.....	\$4,698.70
Total amount of cash received during the year.....	\$4,698.70
Total cash, including balance on hand from previous year...	\$4,698.70

DISBURSEMENTS DURING YEAR 1899.

Paid losses incurred during the year.....	\$1,158.14
Paid commissions to agents.....	867.90
Paid agents for collecting, \$35.67; paid directors, \$140.00.....	175.67
Paid salaries of officers: President, \$300.00; secretary, \$1,000.00; treasurer, \$100.00.....	1,400.00

Paid salaries to superintendent of agents, \$200.00; paid superintendent's expenses, \$123.83.....	323.83
Paid clerk hire, \$17.50; fuel, \$5.50; postage, \$56.62.....	79.62
Paid for printing, \$95.50; advertising, \$1.00; office supplies, \$28.29.....	124.79
Paid attorneys' fees, \$200.00; insurance department fees, \$13.00; livery hire, \$66.89.....	279.89
For collecting.....	84.09
All other disbursements, viz.: Express, 46c.; exchange, 50c.; telephone, \$3.50.....	4.46
Internal revenue, \$9.18; recording mortgage, 10c.; recording authority, 50c.; adjusting, \$60.00.....	69.78
Total amount of disbursements during the year.....	4,568.17
Balance cash on hand at end of year.....	\$130.53

ASSETS OTHER THAN CASH DEC. 31, 1899.

Notes unpaid which were acquired during the year.....	\$70.50
All other assets, viz.: Assessments due.....	739.90
	810.40
Total assets of the company, including balance cash on hand Dec. 31, 1899.....	\$940.93

LIABILITIES DEC. 31, 1899.

Amount unpaid for agents' commissions, adjusting losses or for collecting.....	\$14.26
Total liabilities Dec. 31, 1899.....	14.26
Surplus or excess of assets over liabilities.....	\$926.67

POLICY EXHIBIT.

	HAIL.	AMOUNT.
Number of policies issued during the year.....	265	\$204,040.84
Deduct number of policies expired and ceased to be in force during the year.....	49	35,414.59
Number of policies and amount in force at end of year, viz.: Dec. 31, 1899.....	216	168,626.25
Number loss claims presented during the year.....	26	1,158.14
Number losses paid in full as adjusted.....	26	1,158.14

SCHEDULE A.

List of counties in State in which company transacted business during the year, with amount of insurance in force in each county at end of year:

Rock county	\$100,342.50	Lyon county.....	\$1,095.00
Jackson county	27,172.50	Redwood county	3,012.50
Nobles county	12,985.00	Cottonwood county.....	1,755.00
Murray county.....	21,463.75		
Pipestone county.....	800.00	Total	\$168,626.25

COMPLETE LAWS GOVERNING TOWN INSURANCE COMPANIES.

CHAPTER 83, LAWS OF 1875.

SECTION 1. Organization and powers.

It shall be lawful for any number of persons not less than twenty-five (25), residing in adjoining towns in this state, who shall collectively own property of not less than fifty thousand (\$50,000) dollars, to form themselves into a company or corporation for mutual insurance against loss or damage by fire or lightning; they shall organize by adopting articles of incorporation, which shall contain the name of the corporation; the general nature of its business; the territory in which the company may do business; the qualifications of members; the method of providing corporate funds; the classes of property insured; in what persons the management of the affairs of such company shall be placed and when the same are elected; the date of the annual meeting; and the time of the commencement of the company and the period of its continuance.

Such articles shall be signed and acknowledged by the persons adopting the same in the manner by law provided for the execution of deeds. Any corporation so formed may sue and be sued, contract or be contracted with; plead or be impleaded in any court in this state, and possess the usual powers and duties of corporations.

The words "adjoining towns," as used in this section, shall be held to mean not only the towns immediately adjoining the town in which the business office of the corporation is located, but the towns which adjoin these also, contiguously or at their corners.

And any company heretofore or hereafter organized may and is hereby authorized to receive applications for insurance and issue policies on any farm property situated in any county in portions of which such company is now, or may hereafter be, authorized to do business; provided, that no company hereunder shall be authorized to do business in more than fifty (50) towns, and all acts or portions of acts inconsistent herewith are hereby repealed.

[As amended by section 1, chapter 216, Laws of 1889, as amended by section 1, chapter 164, Laws of 1897.]

SEC. 2. Directors and officers—terms of office.

Every company so formed shall choose of their number not less than five (5) nor more than nine (9) directors to manage the affairs of such company, who shall hold their office for one (1) year, and until others are elected; and such directors shall choose one of their number a president, a vice president, and a secretary; they shall also choose a treasurer, who may or may not be a member of said board, but shall be a member of the company. And the said treasurer shall give bonds to such company, in such sum as the directors shall determine, to be approved by said president and secretary, and such directors may authorize said treasurer to loan, on first mortgage real estate securities, such sums of money in his hands as they may determine, or authorize him to deposit any or all sums of money in his hands as such treasurer in such bank or banks as they may designate.

[As amended by section 2, chapter 164, Laws of 1897.]

SEC. 3. Articles—by-laws—records.

The directors of such company shall file their articles of association, together with a copy of their by-laws, in the office of the insurance commissioner, who then shall issue to such company complying with the provisions of this chapter, a license to do business, whereupon said company shall be authorized to do business; and they shall keep a record of their proceedings in a book to be kept for that purpose, together with the names of all persons insured, and the amount each person is insured, which record shall be kept open for the inspection of all the members of such company, from the hours of nine (9) o'clock a. m. to four (4) o'clock p. m. of each secular day, the established holidays excepted.

[As amended by section 3, chapter 164, Laws of 1897.]

SEC. 4. Policies against loss by fire or lightning.

The directors of each company may issue such policies, signed by the president and secretary, agreeing in the name of the company to pay all damages or losses which may be sustained by fire or lightning for a term not exceeding five years, by the holders of such policies, and not exceeding the sum named in such policy.

SEC. 5. Payment of losses.

Every person so insured shall give his undertaking, bearing even date with the policy so issued to him, binding himself, his heirs and assigns, to pay his *pro rata* share to the company for all losses or damages by fire or lightning which may be sustained by any member thereof, and every such undertaking shall, within five days after the execution thereof, be filed in the office of the secretary of such company, and shall remain on file in such office except when required to be produced in court as evidence. He shall also, at the time of effecting such insurance, pay such percentage in cash and such reasonable sum for a policy as may be required by the rules or by-laws of the company.

SEC. 6. Proceedings in case of loss.

Every member of such company who may sustain loss or damage by fire or lightning, shall immediately notify the secretary of such company, who shall either forthwith convene the directors of said company, whose duty it shall be, when so convened to appoint a committee of three (3) members of such company, of which committee the secretary of said company shall be ex-officio a member, to ascertain the amount of such loss and the circumstances of the same, and who shall have power to call and examine such persons as witnesses as they may deem fit in relation thereto, and the secretary shall have authority to administer oaths to the persons so called and examined; or if the by-laws of any company so provide, the secretary of such company may, instead of convening said board and the appointment of a committee, himself ascertain the amount of such loss in the same manner and with the same authority as such committee.

And in case of the inability of the parties to agree upon the amount of such damage, the claimant may appeal to the judge of the district court of such county, whose duty it shall be to appoint three (3) disinterested persons as a committee of reference, who shall have full authority to examine witnesses and determine all matters of dispute, who shall make their award in writing to the president or the secretary of such company, which award thereon shall be final. The said committee of reference shall each be allowed the sum of two (2) dollars per day for each day's service so rendered, and the sum of five (5) cents per mile for every mile necessarily traveled in the discharge of such duties, which shall be paid by the claimant, together with the fees of any witnesses that may have been called by the company, unless the award of such committee shall exceed the sum offered in liquidation of such loss or damage, in which case said expenses shall be paid by the company.

Provided, that in cases where the claim for loss so presented does not exceed the sum of three hundred (300) dollars, no meeting of the directors nor appointment of committee shall be requisite, but the amount of such loss may be ascertained by the president or secretary, or both, with the same right of appeal as hereinbefore provided for.

[As amended by chapter 79, Laws of 1887, as amended by chapter 95, Laws of 1891, as amended by section 4, chapter 164, Laws of 1897.]

SEC. 7. Classification of property to be insured.

The companies formed under the provisions of this act may classify the property insured at the time of issuing the policies thereon under the different rates, corresponding as nearly as may be to the greater or less risk from fire and loss which may attach to each several buildings or personal property insured. Whenever the amount of any loss shall be ascertained which exceeds in amount the cash funds of the company, the president or secretary shall convene the directors of said company, who shall make an assessment upon

all property insured to the amount for which the property insured in each several policy in such company shall pay, to cover all unpaid losses, taken in connection with the rate of premium under which it may have been classified; or said board of directors may borrow money not to exceed two (2) mills on each dollar of insurance written by such company and then in force, and from the funds so received pay said losses when so determined as aforesaid; and said board shall at such times as it deems best make assessments to pay such loans in the same manner as assessments are levied to pay losses. And if the revenue for the payment of the expenses of such company be insufficient, the amount of such deficiency may be added to any assessment.

[As amended by section 5, chapter 164, Laws of 1897.]

SEC. 8. Secretary to give notice.

It shall be the duty of the secretary, whenever such assessment shall have been completed, to immediately notify every person composing such company, by letter sent to his usual postoffice address, of the amount of such loss, and the sum due from him as his share thereof, and of the time when and to whom such payment is to be made; but such time shall not be less than sixty nor more than ninety days from the date of such notice, and every person designated to receive such money may demand and receive two per cent in addition to the amount due on such assessment as aforesaid, for his fees in receiving and paying over the same.

SEC. 9. Refusal to pay assessments—liabilities of directors.

Suits at law may be brought against any member of such company who shall refuse or neglect to pay any assessment made upon them by the provisions of this act, and the directors of any company so formed who shall willfully neglect or refuse to perform the duties imposed upon them by the foregoing sections of this act, shall be liable in their individual capacity to the person sustaining such loss.

SEC. 10. Limit of company's authority.

No company formed under this act shall insure any property out of the limits of the town or towns in which said company is located, except as provided in section one (1) hereof, nor shall they insure any property other than detached dwellings and their contents, and farm buildings and their contents, and live stock, and hay or grain in the bin or stack, churches and school houses, society and town halls, nor shall they insure any property within the limits of any incorporated city or village in this state, except such property as is located upon lands actually used for farming purposes; provided, however, that when the dwelling house of any person insured is within the limits of a town where such company is authorized to do business, but where the farm of such person upon which such dwelling house is situated lies partly within the limits of a town where such company is authorized to insure and partly within some town outside such limits, then and in such case any such company may include in its policy insuring such dwelling house and other farm property any outbuilding, hay, grain, stock or other farm property on such farm outside said limits the same as if such property was within the limits in which said company is authorized to do business.

[As amended by chapters 67 and 84, Laws of 1885, and by section 1, chapter 219, Laws of 1889, and by chapter 58, Laws of 1895, as amended by section 6, chapter 164, Laws of 1897.)

SEC. 11. Directors, when and how chosen.

The directors of such company so formed shall be chosen by ballot, at the annual meeting thereof, which shall be held on the first Tuesday after the first Monday in January in each year, unless otherwise determined by the articles of incorporation or amendment thereto of such company, and every person insured shall have one vote, but no person shall be allowed to vote by proxy at such election, excepting a woman.

[As amended by section 1, chapter 215, Laws of 1889, as amended by section 7, chapter 164, Laws of 1897.]

SEC. 12. Annual statement.

It shall be the duty of the secretary of every company as aforesaid to prepare a statement in accordance with the form furnished by the state insurance commissioner, showing the condition of such company on the day preceding their annual meeting, which statement shall contain the amount insured, the number of policies issued, and such other matters pertaining to the interest of the company as may be deemed important, which statement shall be filed in the office of the insurance commissioner within thirty (30) days after such meeting in each year, and which statement shall also be read to the members of said company at such annual meeting. The treasurer shall also prepare a statement which shall be read at such meeting. And any company heretofore or which may hereafter be formed hereunder shall be under the supervision of the insurance commissioner, with the power of examination of its affairs.

[As amended by chapter 45, Laws of 1885, as amended by section 8, chapter 164, Laws of 1897.]

SEC. 13. Withdrawal—notice.

Any member of such company may withdraw therefrom at any time by giving notice in writing to the president, or in his absence to the secretary thereof, and paying his share of all claims then existing against said company; and the directors, or a majority thereof, shall have power to annul any policy by giving notice in writing to that effect to the holder thereof. And it shall also be the duty of the secretary, whenever any member of such company shall withdraw from his membership therein, to notify every other member thereof of such withdrawal by recording the same at full length in a separate book to be kept by him in his office for that purpose, called a "Withdrawal Book."

[As amended by section 1, chapter 29, Laws of 1881.]

SEC. 14. Non-residents may become members.

Non-residents of any town in this state, owning property therein, may become members of any company founded under this act, and shall be entitled to all rights and privileges appertaining thereto, except that it shall not be lawful for such non-resident to become a director of said company unless he be at the time of such membership a resident of a town adjoining the town or towns in which said company has been formed under the provisions of this act.

SEC. 15. By-laws.

The company so formed may adopt such by-laws for its regulations as are not inconsistent with the provisions of this act, and may therein prescribe the compensation of its officers.

SEC. 16. Duration of company.

No company formed under this act shall continue for a longer term than thirty years.

SEC. 17. Provisions of reciprocal law applicable.

Any company organizing under the foregoing provisions to do a farm business only, may do such business by complying with the provisions of title three of the general reciprocal insurance laws of this state, so far as the same are applicable, but shall be exempt from complying with section twenty-eight, title three, of the same.

SEC. 18. May amend articles to include adjacent towns.

Any insurance company heretofore or hereafter organized may, at any annual meeting of its members or at any special meeting after thirty (30) days' notice to all members thereof and of such proposed amendment, by a two-thirds ($\frac{2}{3}$) vote of those present, amend its articles of incorporation in any respect which might have been lawfully made a part of such original arti-

cles, or may also amend them so as to include in its organization other adjoining towns not already included therein. Such company shall cause a certificate of such amendment to be sworn to by the president and secretary, and thereupon such certificate shall be filed the same as the original articles, and upon such filing such amendment shall become a part of such original articles. (Section 1, chapter 117, Laws 1881, as amended by section 1, chapter 98, Laws of 1891, as amended by section 9, chapter 164, Laws 1897.)

SEC. 19. Legalizing former action of companies.

Any town insurance company which has heretofore attempted to amend its articles of incorporation by adding towns in a county other than that in which such company's place of business is situated shall be deemed and considered to have added such territory under the terms of this act to all intents and purposes as fully as though such action had been taken subsequent to the passage of this act; and such attempted enlargement of territory is hereby in all things legalized, and such company is authorized to do business in such additional towns. (Section 2, chapter 14, Laws 1891.)

SEC. 20. May change location of business office.

Any town insurance company heretofore or hereafter organized under the laws of this state may, at any regular annual meeting of its members, or at any special meeting called for that purpose, by a majority vote of those present, amend its articles of association so that the business office of said association may be located in any town or any city in any town in which said association or company do business. (1895, Chapter 176.)

SEC. 21. That in any case where there has been heretofore an attempted formation and organization of any corporation, company or association under said chapter eighty-three (83) of the General Laws of 1875, and the amendments thereto, and the persons so attempting to form or organize any such corporation have actually adopted, signed and filed with the clerk of the town in which any of said parties may at that time have resided, or in the office of the secretary of state or insurance commissioner, articles of association or constitution, in which the business specified to be carried on by them as such corporation was such as might be lawfully carried on under such laws, and have, in fact, proceeded as such corporation under the corporate name assumed by them to transact and carry on such business, such attempted formation and organization in each and every case is hereby legalized and declared a valid and effectual formation and organization of such corporation under the name assumed from and after the actual filing as aforesaid of such articles or constitution, notwithstanding the omission of any other matter or thing by law prescribed to be contained in said articles or constitution, or to be done or observed in the formation or organization thereof. (Section 10, chapter 164, Laws 1897.)

SEC. 22. The insurance commissioner shall collect from each company organized under the provisions of this act fees as follows, viz.:

Filing articles of incorporation, two (2) dollars; for filing each annual statement, one (1) dollar; for issuing certificate of authority and each annual renewal thereof, one (1) dollar. (Section 11, chapter 164, Laws 1897.)

SEC. 23. That no policy of insurance issued by any township mutual insurance company upon churches and schoolhouses shall be declared invalid or void on the ground that such company had no authority to heretofore issue such policy; but that all policies issued by any township mutual insurance company upon churches and schoolhouses, if otherwise legally issued and valid, shall from and after the passage of this act be of the same force, effect and validity as though such companies had had the authority to issue such policies of insurance. (Chapter 283, Laws of 1897.)

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